

Situacion peligroso na ruina di Bushiribana



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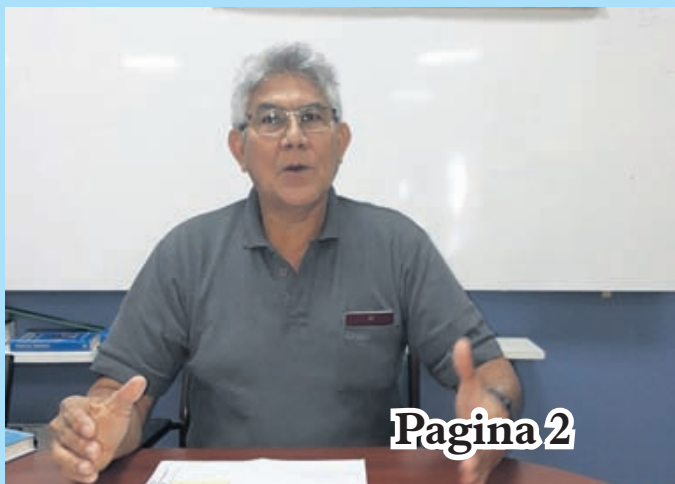
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Concepto nobo ta pronto pa habri



ORANJESTAD - Esunnan transitando riba L.G. Smith Boulevard por a nota for di diaranson anochi algo diferente, E edificio nobo caminda antes tabata situa Arvefa, a haya bida atraves di e luznan cu awo ta cendi paden y pafo. Personal ta trahando di dia y anochi pa keda cla y por haya un bista di kico bishitantenan lo experiencia. E concepto di 'store in store' ta uno nobo pa Aruba caminda varios negoshi ta bin hunto bou di un solo dak terciendo asina varios bentaha. E edificio nobo aki lo ta sede pa AMC Unicon, Ashley, Radio Shack y Smit & Dorlas; tampoco ta e unico cu pronto lo tin riba nos isla. Pariba di Super Food tin otro negoshi local cu ta construyendo un edificio grandi como base di e mesun concepto di varios tienda na mesun luga.

#BoTabataSa



na Aruba tin 91 especialista medico cu ta traha hunto cu AZV? Lesa mas den e edicion aki.

 **AZV - Aseguro Medico General** www.azv.aw

Segun presidente di OPPA, Ivo Valdes

Gobierno mester paga bashi premie y gelijkbedrag cu forza retroactivo



ORANJESTAD – Organizacion di Pensionadonan Publico Arubano (OPPA) a tuma nota cu recientemente e grupo sindical (TOPA, SEPPA, SADA y SPA), cu ta representa empleadonan publico, a reuni cu gobierno pa trata e topiconan di bashi premie y gelijkbedrag, entre otro. Den e reunion aki, gobierno a compromete su mes pa lanta un comision tecnico pa trata

e tema di indexering.

Presidente di OPPA, Ivo Valdes, a declara na Bon Dia Aruba cu recientemente premier Evelyn Wever-Croes, kende a participa tambe den e reunion cu e sindicatonan, a tuma contacto cu su persona. Den e combersacion aki –segun Valdes– e mandatario a bis’e cu nan ta bay paga e primanan ey. OPPA ta haya cu gobierno mester paga nan cu forza retroactivo te cu 1 di

januari 2015.

Valdes a trece dilanti cu durante tres decada nan a conoce tres areglo di pension caba. PVL cu a core te cu 2010; NPR 2011 cu a core te cu 2013; y awor NPR 2014, cu ta esun vigente. E cambionan aki a bini pa fortalece e fondo cu a wordo debilita pa diferente circunstancia, ya sea politico, y tambe pa e crisis mundial. Valdes ta haya cu durante e proceso di cambio ultimo, nan a pasa e pensionadonan un ‘fastball’. E tempo aya nan no a invita OPPA, pero e sindicatonan cu ta representa empleadonan di sector publico a bay di acuerdo pa elimina e asina yama ‘bashi premie’ y ‘gelijkbedrag’. P’esey, un biaha mas, OPPA ta lamenta cu nan no a wordo invita den e reunion cu gobierno a sostene cu e sindicatonan dialuna 8 di april ultimo.

Valdes a informa cu OPPA lo participa den un reunion cu lo bini cu APFA y Pensionadonan Uni, cu ta e grupo

cu no a haya bashi premie y gelijkbedrag, pa asina nan sa cuanto esakinan ta bay costa gobierno. OPPA ta un organisacion cu ta percura pa salvaguardia e interes di nan miembronan pensionado di e sector publico. E organizacion aki a nace 31 aña pasa, pa sali na defensa di tur e derecho di e pensionadonan.

Encuanto si OPPA tin un rol sindical, Valdes a bisa categoricamente cu nan no ta un sindicato. Pero si nan ta un grupo cu ta defende interes di su miembronan. Sinembargo, e ta expresa cu esaki no kiermen cu OPPA no tin forza. Actualmente, e organizacion aki tin mas cu 1,600 miembro, y nan ta liber pa manifesta tambe.

OPPA y mas participacion
Aunke nan ta un organizacion, nan ta cay den e categoria di sindicalismo, pasobra nan ta defende ex trahadonan publico. E punto aki a wordo discuti recientemente durante un reunion di SER (Sociaal Economische Raad), camin-

da gobierno kier institucionalisa dialogo social, locual OPPA ta haya bon, ya cu e ta yuda pa mantene un democracia interactivo. Sinembargo, OPPA un biaha mas no a haya un invitacion den e reunion aki. Locual OPPA no ta haya bon, ta e categoria cu nan kier duna e organizacion aki, como ‘un rabo di e sindicatonan.’

Den e reunion aki pa institui e dialogo social, a bin cu un organigram, caminda gobierno ta aden cu cuater delegado. Tambe e representantenan sindical cu cuater delegado, y e dunadonan di trabou cu cuater delegado. Esaki tabata un sorpresa pa OPPA, y p’esey pa medio di nan presidente, nan a reacciona. “Mi di, unda nos a keda? Nos no t’ey,” Valdes a declara.

Nan kiermen cu OPPA mag di trece problema pa soluciona den e dialogo aki pa medio di e sindicatonan, pero nan no tin derecho di vota. “Ma protesta pa esey!,” Valdes a bisa na e matutino aki.

Sra. Yvette Geerman di departamento di higiena:

‘Suficiente awa limpi ta basico durante campamento’




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ORANJESTAD – Durante e temporada di campamento cu habitualmente ta tuma luga den e dianan aki cant’i di lama, departamento di higiena y inspeccion di alimento tambe tin recomendacion y sugerencia.

Sra. Yvette Geerman, cu ta encarga cu e seccion aki di departamento di salubridad publico (DVG), a pone atencion na e hecho cu nos ta disfruta di e tipo di campamento aki, caminda e hendenan ta sali for di nan cas pa busca un sitio pa campa, y unda nan no tin e mesun condicion, manera cada un di nos tin den nos cas.

Algun di nan tin di haber cu accesibilidad di coriente y awa regularmente. P’esey nan ta conseha di forma constructivo tur esunnan cu ta bay campa pa haci un bon planeamento. Un punto importante tin di haber pa cuanto dia nan ta bay campa, pa asina corda hiba suficiente awa. “Awa limpi, ya cu esaki ta e parti basico pa un bon situacion di higiena.

Ta importante pa nan laba semper nan man bon. Si bo tin muchanan den e campamento, ta importante pa educa e mucha pa nan tambe laba nan man. Pa loke ta e bon condicion di e cuminda, si bo tin pensa di hiba cuminda friu, no lubida di hiba hopi ijs pa bo wanta bon conserva bo cuminda.

Tampoco lubida di hiba cuminda cu tin menos risico of cu por dañi facil. Un sugerencia tin di haber cu e consumo di cuminda den bleki cu bo mes por prepara. Si bo tin famia cu no ta bay campa, bo por coordina cu nan pa trece e cuminda aki unda bo ta campa.

Igualmente, Geerman ta bisa si bo ta haci barbecue, corda bon cu e ta curu y cu bo mester prepara bo cuminda bon y cushin’e bon pa suficiente tempo. Si den caso cu bo ta bira malo, ta conseshabel pa bo bay dokter di biaha. Departamento di higiena y inspeccion di alimento kier pa tur esunnan cu a bay campa por pasa un temporada agradable y safe.

Situacion peligroso pa turistanan na ruina di Bushiribana

ORANJESTAD - Manera a duna di conoce dia 18 di januari pasa, departamento di Polis y Departamento di Obra Publico (DOW) a cera e paso na e monumento cu ta hopi turistico di 'Bushiribana Ruins'. Esaki pa motibo cu na entrada di e luga, un parti di e muraya riba e porta a kibra y a haci un scheur. Na e momentonan ey a pidi tur operadornan turistico pa no laga turista drenta, pa motibo di e riesgo di e luga.

Bon Dia Aruba a yega na e luga pa constata con e monumento ta na e momentonan aki, si e companianan con-

cerni a cuminsa cu e trabounan di mantenimiento, y loke a haya ta cu e mayoria di turistanan, cu ta yega hunto cu e companianan operador di tour pa conoce e antiguo mina di oro, ta subi te parti di ariba pa explora e luga y saca potretnan, pero nan no sa e sorto di riesgo cu ta coriendo den e luga.

Departamento di Obra Publico a pone varios baricada rond di e porta, pero e baricada manera e potretnan ta muestra a keda di un banda. Algun hende a pone nan di otro banda pa por drenta den e luga, aunke no tin ningun otro tipo di advertencia cu e turista por wak pa sa cu e

monumento, cu tin basta aña caba, tin hopi riesgo y por trece consecuencianan lamentabel.

Di mesun manera, e departamento di redaccion di Bon Dia Aruba a yama DOW pa haya informacion di con e trabounan ta bayendo, mirando cu e baricada tin basta tempo eynan, of si nan por duna un splicacion di loke ta bay haci pa mantene e monumento un tiki mas seguro. Pero nan a contesta cu na e momento ey, ningun persona por ofrece declaracion di e caso aki. Bon Dia Aruba lo keda pendiente riba s contesta.



Maria College ta introduci proyecto creativo pa stimula siñamento

ORANJESTAD – Maria College nan tema di aña, ‘Maria gaat op reis’, ta nifica cu nan ta bay biahe, pero den futuro cu pasado. E scol, hunto cu docente di idioma, a bin cu iniciativa pa e muchanan de 2de, anto ta haya nan punto pa e 4 idioma cu ta haya na Aruba.

Den pasado, nan a splica cu pa henter aña escolar nan tin e tema, anto tur locual nan haci ta bay rond den e tema. E actividad lo tin un duracion di dos dia, pa cada mucha por logra pasa den e 4 idioma.

Cada alumno di klas 2 lo haya un buki cu ta manera un paspoort; cu esaki ta haya un guia. E gang di scol ta e aero-

puerto, tin cuater klas unda ta representa 4 pais, Hulanda, Aruba, Spaña y Merca. Den cada scenario tin un suceso di pasado, anto nan tin un script cu nan mester lesa pa asina improvisa, y nan mester splica kico nan mester haci y dicon ta bin di futuro.

Nan ta splica cu docente, ora nan a studia na Hulanda, nan a wak con tabata realisa actividad asina cu e muchanan. Anto nan kier a haci e un manera interactivo cu e studiantenan, y cu nan por siña e parti con e tabata den bida real, anto tuma e concepto di antes.

Den pasado, segun docentenan di idioma di Maria College, tabata tin un scol cu

tabata haci e actividad aki, di e manera a saca informacion pa tur e lenguahe cu nan ta haya den les. Nan ta splica cu pa organisacion ta tuma tempo pa planea varios scenario, y e studiantenan no sa kico nan lo spera sino e mesun dia.

Nan ta haya e informacion, anto wak e den bida real. Despues cu e mucha pasa den klas cu e docente, ta controla pa asina nan por haci evaluacion di nan punto ora e mucha ta papiando den e idioma cu e klas, ‘pais’, cu nan ta drenta aden.

Di e manera aki, e docentenan ta splica e nivel pa muchanan di 2de MAVO asina pa ora nan yega e ultimo aña, nan por ta miho prepara pa ora



di haci nan presentacion, nan toets mondeling, ora nan tin cu lesa buki. Pa nan por tin un miho vocabulario.

nan por mantene un dialogo mientras cu docente ta anota. Di e manera ta splica cu ta saca e mucha for di nan zona y pa saca e miedo.

E estudiante ta drenta den e klas papiando e idioma di cual pais e klas ta representando, y ta manera di pasado, presente y futuro, cu diferente decoracion conoci den historia. E scol a scoge persona den comunidad pa asina e estudiante por papia cu nan, y ta bira mas interesante con e tabata en realidad. Un entrevista cu

Pa finalisa, e docentenan di Maria College ta bisa cu e ta un manera creativo, anto e ta motiva e estudiante pa asina tin mas smaak di siña, y un manera dibertido pa haya mas conocimiento den idioma, y den con e pasado tabata ta, anto nan ta haya un punto tambe pa nan cp di idioma.



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- Assists Mechanics and Body Shop personnel in determining parts requirements;
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Editorial

Historia ta ripiti? *O nada no a cambia...?*

Nos mester admiti cu nos mes no sa bolbe tanto na e archivo extenso di e Editorial aki, cu ta contene tur tipo di topico, den mas di mil edicion. Talvez lo ta bon si nos cuminsa tuma e custumber di si haci esey. Nos ta topa cu varios tema di interes actual, cu ta yuda nos den haya un panorama mas cla den loke ta tumando lugar actualmente. Nos a bolbe na nos comentario di 29 di april 2017, unda nos a trata e tema di e evaluacion di Fitch pa e aña ey. Seguidamente un parti di e Editorial ey, cu tabatin como titulo: "Aruba ainda na un paso di 'junk status'":

"Manera bisa na Hulandes: 'geen nieuws, is goed nieuws.' Gobierno ta contento cu e 'rapportcijfer' di Fitch Ratings pa 2017. Ta mantene nos status di ultimo añanan. E 'outlook' mescos cu aña pasa ta keda stabil. En todo caso, por bisa cu nos no a bay atras. Pero nos ta kedando keto bay na un 'notch' di loke ta considera 'junk status', cu ta categoria 'BB'. Y cu e decision Hulandes cu nan no ta habri e posibilidad pa nos fia e Afl. 414 miyon necesario pa refinancia debe cu ta caduca e aña aki, na un interes favorable, ta haci cu nos ta subi mercado internacional atrobe pa bay fia na alrededor di 6%. Y cu esey, e nivel halto di 210 miyon florin pa aña pa paga na interes, ta keda mescos tambe. Motibo pa alegria? Depende con bo ta mire."

Situacion awe, dos aña despues: Nos tin rating 'BBB-' ainda, outlook negativo. Kico a cambia den dos aña? Debe publico a crece, perspectiva economico pa turismo ta bon, pero e outlook negativo ta producto di e hecho cu nos no mester conta mas cu e refinancia como factor beneficioso; loke ademas gobierno no ta haciendo tampoco. Interesante ta loke nos a comenta tocante e perspectivanan di e refinancia pa e tempo ey, unda a pinta un panorama masha bunita mes, cu nos no por a kere. Un parti di e comentario di e tempo ey:

"Algun tempo pasa, ministro encarga cu Asunto Economico a vocifera su optimismo cu e crecimiento economico di 3,4% cu Banco Central a calcula pa 2017, por keda supera facilmente. Hasta ta papia di un aumento di GDP di Afl. 280 miyon, loke ta un aumento di 5,8%, tumando como base GDP di 2015 (Afl. 4836 miyon). Pa logra esey, Citgo lo mester haci un inversion inicial di Afl. 508 miyon

e aña aki. Nos a cuminsa mira algo move pa logra esey? Segun e informacion di cual nos ta dispone, tin un par di cien hende emplea actualmente. Esaki incluyendo tur e hendenan cu tabata traha caba pa Valero. Si tur cos lo a bay manera gobierno ta pinta e asunto, Citgo ta emplea e aña aki asina hopi hende, cu nan ta bay paga Afl. 58 miyon na loonbelasting... Pa bo cobra esey como gobierno, esun cu ta emplea hende mester tin un payroll di alrededor di Afl. 290 miyon. Si segun nan propio publicacion e average di salario na Citgo lo ta Afl. 51.000 pa aña, anto nan ta empleando e aña aki - year round - mas di 5000 hende. Nos a cuminsa mira nan? Pero, ki consecuencia e asunto aki ta bay tin, si e refinancia no habri? Aruba Investment Bank a calcula cu e aña aki gobierno ta cobra for di e refinancia na loonbelasting, prima di SVb y AZV, impuesto di importacion, BBO/BAZV, tax riba cambio di divisa, lease y winstbelasting, un suma di Afl. 178 miyon. Manera cos ta pintando awor, un gran parti di e suma aki no ta keda realisa. Loke gobierno semper lo haya ta e sumanan di lease y winstbelasting, cu ta fiha den e acuerdo. Pero tur cos cu ta relaciona cu empleo ta cay afo pa un gran parti, si e refinancia no start e rehabilitacion."

Awe, na april 2019, gobierno ni sikiera ta haya e sumanan acorda den e contrato di 2.000 pagina cu nos no a haya pa mira, y practicamente no tin hende mas emplea riba e tereno inmenso di e refinancia. Tur e pantaya pinta e tempo ey, cu proyecionnan realmente di otro mundo, esey no tabata indica caba cu e cos aki tabata 'too good to be true'? Por ta cu henter e sueño dorado aki a ser crea, mas bien pa contraresta e plannan di e ministro e tempo ey encarga cu turismo, cu tabata traha riba su plan pa un hotel grandi na Sero Colorado, y un plan pa rehabilitacion di e centro comercial di San Nicolas? Aparentemente e proyecto aki a aumenta e posibilidad pa e Chavistanan, cu tabata horta na grandi caba den Pdvs, pa nan horta mas ainda? E investigacion dentro y pafo di e consorcio di Citgo/Pdvs ta necesario, tambe en vista di e futuro relacion cu nos bisiñanan.

Peru: Ex-presidente Alan García a tira su mes



LIMA (RT en Español) – Ex-presidente di Peru, Alan García, a fayece ayera despues cu el a tira su mes, ora polis di su pais a presenta pa arest'e den e marco di investigacionnan di e Caso Odebrecht. E ex-mandatario Peruano

inmediatamente a ser traslada pa e hospital Casimiro Ulloa, den distrito di Lima Miraflores, unda dokternan a somete Garcia na un cirugia sin exito.

Despues di su entrada na e centro medico, e Ministerio di Salud di Peru a confirma den un comunicado cu 'a diagnostica un impacto di bala den su cabes, cu buraco di entrada y salida' y tambe a califica cu e estado di e ex-presidente tabata 'delicado'.

Garcia a tira su mes ora varios agente di e Division di Investigacion di delito di Complehidad Halto a presenta na su cas pa detene Garcia, na un operativo cu tabatin vinculo cu investigacionnan pa un supuesto caso di corrupcion.

E ex-presidente tabata bou investigacion pa supuesto soborno, cu a ser paga pa e empresa Brasileiro Odebrecht, cual tabatin interes pa haya un contract di construccion di un linea di e metro di Lima, durante e di dos mandato di presidencia di Garcia.

Alan García (Lima, 1949), abogado y politico di e Partido Aprista Peruano, tabata presidente di Peru entre 1985 y 1990, y tambe entre 2006 y 2011.

Su prome mandato tabatin e marca di e pio crisis economico den historia di e pais, cu tabata afecta fuertemente pa e inflacion. Su di dos gobierno a cuminsa

despues di gana e eleccion general di 2006, y tabata caracteriza pa su enfasis riba recuperacion economico y e reestablecimiento di politica exterior, cu special atencion pa e relacion diplomatico. Sinembargo, tambe a ser afecta pa casonan di corrupcion como esun di Odebrecht, pa e cual a bay pa detene, na e momento cu a tira su mes.

Brasil: A confisca propiedadnan di ex-candidato presidencial



RIO DI JANEIRO (El-Diario) - Dialuna pasa, un hues a ordena e confiscacion di bienes di ex-candidato presidencial y ex-gobernador di Sao Paulo, Geraldo Alckmin, presidente di e Partido Social Democracia Brasileño (PSDB), den e marco di un caso den cual e ta acusa di ricibi soborno di e grupo Odebrecht.

Alckmin, un di e candidatonan cu a ser derota pa e ultra-derechista Jair Bolsonaro den e eleccionnan presidencial di october di aña pasa, ta acusa di ricibi di parti e constructor Odebrecht donacionnan no contabilisa pa e campaña den e cual a wordo reeligi como gobernador di Sao Paulo na 2014.

E hues Alberto Alonso Muñoz, titular di dies tres husgado di Hacienda Publico di e estado di Sao Paulo, den contesta di un peticion di e Fiscalia, dialuna pasa a ordena e embargo di 39,7 miyon di real (casi 10,3 miyon di dolar) di bienes di e shete persona acusa den e proceso, fuentenan hudicial a informa.

E decision ta afecta e bienes

di Geraldo Alckmin pa un cantidad di 9,9 miyones di real (2,57 miyones di dolar). Segun e acusacion presenta pa e Fiscalia, Odebrecht, un empresa di construccion grandi na Brasil y protagonista den ultimo aña di varios scandal di corrupcion na varios pais, ilegalmente a financia e campaña na 2014 di diferente candidato cu tabata dispuesto pa beneficia e compania cu contractnan di obra publico, entre e cual Geraldo Alckmin ta.

E campaña di e ex-gobernador di Sao Paulo a ricibi 10 miyon di real (2,6 miyones di dolar) den donacionnan no declara, segun e Fiscalia ta bisa.

E recurso duna pa e campananan ey no a ser registra cerca autoridadnan electoral, ni cu e Fisco pa loke directamente a drenta den boxnan paralelo di e candidatonan beneficia.

Prome, e defensa di Alckmin a bisa cu, cu excepcion di e 'delegacion premia' di ehecutivonan di Odebrecht, no ta existi ni un prueba cu e campaña di e candidato a ricibi e recursonan di manera ilegal

Paseo Herencia

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Chile: Seis morto pa caida di avioneta

SANTIAGO (Infobae) – Seis persona, esta e piloto y cinco pasahero, a muri diamars pasa despues di e caida di un avioneta comercial riba un cas, cu a resulta kima completamente na e sur di Chile, e

autoridadnan a confirma.

“Nos ta papiando di seis persona fayecido”, e intendente di e ciudad di Puerto Montt, Harry Jüguensen a bisa di e caida di e aparato, cu a sucede poco despues di su salida for di e aerodromo di La Paloma, cu destino pa e localidad di Ayacara.

Jüguensen a detaya cu e victimanan ta cuater homber, cu piloto inclui y dos muhe, tur mayor di edad y tripulante di e nave.

E gobernante a aclara cu ‘felizmente’ e cas riba e cual e nave a dal no tabatin ni un hende aden, y a señala cu e cas ‘a kima completamente, e



avion a explota, tabatin carga completo di combustibel’.

“E curpanan tabata na bista di e hende y completamente kima. E situacion ta hopi tristo”, e intendente a bisa, ken tambe a agrega cu ‘ta hopi probabel’ cu e victimanan ta trahado cu tabata dirigi pa e

zona di Ayacara, ya cu ta posibel cu e avioneta di e siniestro ta forma parti di e ‘linea comercial chikito cu normalmente ta funciona bayendo e provincianan extremo. Nos no sa si nan ta trahado, pero ta hopi probabel cu esey ta e caso”.

Haiti: Dokternan tin dos siman den welga



PORT AU PRINCE (EFE) – E dokternan residente di e Hospital di Universidad di estado di Haiti (HUEH), e principal di e pais, tin dos siman den welga na reclamo di salarionan atrasa, loke ta mantene e centro aki casi paralisa, y ta pone e situacion bira pio pa motibo di e escasez di asistencia medico na e nacion aki.

Pa via di e welga, algun persona mester acudi pa centro priva, loke ta algo di luho pa e nacion aki, unda casi e 60% di e poblacion ta biba bou e linea di pobresa (2,41 dollar pa dia), y mas di 24% abou di pobresa extremo (1,23 dollar pa dia), segun cifra di e Banco Mundial.

E sindicato di mediconan a confia di logra negocia prontamente cu e Ministerio di Salud pa busca un solucion pa e situacion aki, mientras cu e dokternan den welga ta segura cu nan no a cobra

salario desde mas di 5 luna pasa.

“E welga aki ta pa pidi Gobierno pa tene respet pa e mediconan y pa e poblacion cu ta utiliza e hospital aki”, un dokter a bisa diamars pasa. Tambe e mediconan ta reclama pa miho condicionnan di trabou y materialnan.

Haiti ta atravesando un crisis politico y economico, cu e luna pasa a hiba e diputadonan pa aproba un mocion di censura contra e prome minister, Jean Henry Ceant, cu a ser substitui pa Jean-Michel Lapin, kende ta pendiente di presenta su programa di Gobierno den e Congreso Nacional.

Di logra e aprobacion, Lapin lo mester enfrente cierto desafio manera inflacion, inseguridad y corrupcion di e pover pais aki, cu no a logra di aproba e presupuesto di e año aki, di 1.650 milyon di dollar, y cu na 2018 a acumula un deficit di 300 milyon di dollar.



General Meeting of Shareholders

The annual General Meeting of Shareholders of the AIB BANK N.V. will be held on **Friday, May 3, 2019 at 10:30 a.m.** at the premises of the Bank.

The Agenda and further information regarding this meeting are available at the offices of the Bank at Wilhelminastraat 36, Oranjestad, Aruba, telephone: 582-7327 or e-mail: info@aib-bank.com.

Frendsels W. Giel
Managing Director

Skill on your side

No tin poscuido pa hende cu sentencia TBS na Corsou



WILLEMSTAD – J.L. cu tin sentencia di TBS despues di un año den Foba, e departamento psiquiatrico di prizon di Corsou, ke sali liber. Ultimo biaha cu J.L., cu ta sufri di psicosis, a sali for di prizon, esaki a trece hopi intrankilidad u un delito nobo.

Pasobra despues di Foba hende ta cay den un buraco scur scur: e hospital general psiquiatrico no ta tuma pashent ‘peligroso’ y Reclassering no tin control sin medida pa forsa. Ke men liber ke men berdaderamente liber. Ta posibel cu gobierno di Corsou lo hay’e confronta cu e mester duna cuenta pakico no tin un trato TBS adecua y completo.

No ta excepcion mas

Su psiquiatra Frans Heijtel ultimo biaha a purba pa tene J.L. ‘mas o menos bou di control’ ambulante. “E tabata drumi cerca di nos oficina medico y tabata tuma algun remedi.” J.L. no ta un excepcion mas. “Entretanto mi tin varios pashent psiquiatrico cronico cu no ta bonbini mas na Caprilesklinik”, Heijtel ta avisa.

Casi 10 año despues cu a inclui e regla di TBS (medida judicial cu ta pone un criminal na disposicion di gobierno pa tratamento) denCodigo Penal di Corsou, ainda no a completa un trayecto completo di TBS. Unico posibilidad ta tratamiento forsa temporario den prizon di Corsou. Esaki ta segun e fuente Retkaribense.

Resocialisacion

Con ta para cu resocialisacion despues di castigo di prizon? “Si ta trata di cliente TBS, Reclassering su mannan ta mara”, Anchel Gibbes, trahado social senior na Reclassering ta bisa. “Un gran parti di e ex detenidonan cu problematica psikico ta cana pornada.”

Na Corsou no ta posibel pa duna TBS ambulante, Ginnes ta bisa. “Nos tin diferente cliente cu bo sa cu bon mira ta cliente TBS nan ta. Practica y experiencia ta mustra cu bo por haci masha poco pa e clientenan aki. Tin biaha ta asina complica y bo no por bay niun caminda.”

Gobierno ta responsabel?

Si J.L. sali liber sin trato TBS adecua y (atrobe) causa un hende daño, por tene gobierno di Corsou responsabel? E pregunta aki ta ocupa Sjoerd Bakker tambe, cu ta alia na Vrije Universiteit di Amsterdam. El a skirbi un articulo cientifico tocante di esaki, cu segun ta spera na juni lo sali den e revista Caribense di hurista.

‘Gobierno tin e obligacion di percura pa un regimen di tratamiento adecua’

-abogado Sjoerd Bakker

“Falta di un regimen di TBS adecua na Corsou ta trece riesgo di seguridad pa ciudadano y comunidad cu gobierno di Corsou conoce y ta premira”, Bakker ta conclui. E riesgonan aki ta asina grandi cu por bisa cu gobierno di Corsou tin un deber di cuidu y cu e ta obliga segun derecho civil pa kita e riesgonan aki efectivamente, pa ainda percura pa un regimen di tratamiento di delincuente psikicamente afecta.”

‘Mester di cooperacion den Reino’

Si no ta posibel pa trata cierto delincuente psikicamente afecta na Corsou mes, mester busca cooperacion cerca otro pais den Reino, segun Bakker. “Keda sinta keto di tur manera no ta un opcion. Pa no cumpli cu e deber di cuidu ey pa gobierno ta crea un riesgo di responsabilidad pa daño cu kisas e mes no ta consciente di dje.”

Ta falta un clinica di TBS

“E isla ta falta un clinica di TBS caminda nos clientenan por haya ayudo adecua”, Claudia Knoppel ta bisa. Ministerio di Husticia a mand’e temporalmente pa yuda na Reclassering pasobra nan ta lucha cu un falta cronico di personal. “Unico cos cu bo por haci ta duna un noticia di resultado malo, informa OM pa aresta nan atrobe, pa nan cay cera den prizon atrobe.”

Knoppel y Gibbes ta papia di un situacion cu ta haci dolor. “Bon mira un situacion peligroso pa comunidad si bo pensa bon”, Knoppel ta bisa.

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1 mei 2019 per e-mail een sollicitatiebrief en CV te sturen t.a.v. de schoolleider, mevrouw C. Baur (claudia@schakelaruba.com).

Entrepreneurs cla pa tuma over e mercado flotante di fruta

WILLEMSTAD - 29 entrepreneurs potencial ta cla pa tuma e mercado flotante over. Otro siman e Venezolanonan lo bandona e isla debe di e ciere di frontera di Maduro

mente lo busca fruta y berdura, pero tambe "cos dushi".

Parti di e mercado ainda no ta cla, pa motibo cu no tin placa disponibel pa completa e renobacion.

E bendedonan nobo so sola-

Advertorial

E desaroyo di cuido medico for di 2001

ORANJESTAD - E prome añanan di Organo Ehecutivo AZV ta wordo considera esunnan mas turbulento unda tabata tin hopi discusion tocante e contractonan y casonan den corte. Dentro di tur e discusionnan' aki tabata lubida e motibo principal pakico a institui AZV, esta e accesibilidad di cuido medico pa tur hende y dentro di esaki, e ampliacion di cuido medico specialisa. Awendia por conta cu mucho mas especialista medico compara cu 18 aña pasa.

Pa duna algun ehempel di loke a wordo mehora desde AZV. Introduccion di servicio di ambulance y wondenpoli na Instituto Medico San Nicolas. Pa yuda aseguradonan cu complicacionnan di malesanan cronico manera diabetes, hipertension of sobrepeso morbido, AZV a percura pa den 2005 introduci e proyecto piloto di 'gastric bypass surgery', cual despues den 2006 a wordo regula.

Specialista medico

Den 2007 a introduci e specialisacion di psiquiatria pa mucha. Tambe a amplia cu specialista di wowo den Instituto Medico San Nicolas.

Ta habri un Centro Diabetico, special pa guia y maneha e malesa di diabetes. Den 2009 AZV hunto cu Vrije Universiteit van Amsterdam, Hulanda ta introduci e estudio di specialisacion pa Dokter Di Cas aki na Aruba mes. E trayecto di estudio aki a continua te dia awe. Ta introduci tambe e 'intensivist', esta e specialistanan den cuido intensivo. Den 2010 ta amplia medicina interna, sigui na 2011 pa introduccion di specialistanan di medicina geriatrico, esta specialistanan pa cuidu di hende grandi. Den 2012 AZV ta introduci e implante cochleaire incluyendo e cuidu y guia despues di operacion di e implante (implante special pa persona cu nace sordo).

Cardiologia intervencionista

Pa hopi aña cardiologonan mester a manda cierto casonan exterior pa haya cuidu cardiologico avansa. Por ehempel pa catherisacion di curason (CAG-diagnostico). Sin embargo, riba iniciativa di nos propio cardiologo dokter Casper Laclé, a pusha y sigui cu e idea pa trece cardiologia intervencionista na Aruba. Awor ta un realidad. Aruba por disfruta di su propio departamento di cardiologia intervencionista.

Na inicio di AZV por corda con un grupo di pashentnan cu e malesa di reuma tabata pidi pa trece reumatologonan na Aruba. E tempo aya, AZV su cifranan tabata muestra cu esaki lo no ta posibel. Ciertu specialismonan ta asina caro cu e inversion lo no ta posibel. Awor e ta un realidad: reumatologia a haya su propio departamento na Dr. Horacio Oduber Hospital. Y asina lo por sigui menciona varios otro specialismo cu a wordo introduci den transcurso di e añanan manera e ampliacion di oncologia, e ampliacion di ginecologia y e introduccion di maag-, darm- en leverspecialist. AZV ta sigui traha riba e desaroyo di cuidu medico di calidad pa Aruba.

Polis di Rotterdam a detene adolescentenan di Corsou

ROTTERDAM - Polis di Rotterdam a aresta tres adolescente di Corsou, hunto cu 3 otro hoben cu ta di e "Franselaan gang".

Nan ta ser sospecha di multiple violacionnan di grupo. E victimanan ta adolescentenan, cu entre

diesdos y diesseis aña di edad. Dos di e adolescentenan di e gang, rumanan Geremy y Jermely B ya a ser condena pa violacion. E investigacion ainda no ta cla.

Polis ta kere cu tin mas victimanan y ta pidi nan pa denuncia esaki.



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Studiantenan di Maria College cu dos dia di stage na Monumentenbureau

ORANJESTAD - Recientemente Monumentenbureau a haya dos estudiante di Maria College (Mavo) pa stage dos dia di “beroepsoriënterend-stage” cu tin hopi gana di sigui den e ramo di construcion (bouwkunde).

E studiantenan Daphney Mariana Rodriguez y Miguel Ludeña a pasa den diferente departamento di nos oficina y a haci diferente ehercicio pa por haya un experiencia

di nos trabou cu ta eherce na Monumentenbureau y sigur di loke nan kier siña despues cu nan termina nan estudio na Maria College (Mavo).

Studiantenan Daphney Mariana Rodriguez y Miguel Ludeña a keda sumamente impresiona cu e trabounan cu Monumentenbureau ta eherce, y ta gradici staf y personal di Monumentenbureau pa por a guianan, pa nan a haya e conocimiento den e parti den construcion (bou-

wkunde) y sigur e parti di nos historia y herencia cultural pa no bay perdi.

Monumentenbureau ta desea studiantenan Daphney Mariana Rodriguez y Miguel Ludeña exito den nan estudio

y cu nan soño por bira realidad como e futuro arkitectonan di Aruba.



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Atracadonan cu scopet falso a atraca laga di number Dakota



DAKOTA - Diamars anochi pasa di 8:30 dos homber desconoci a sorprende un cabayero cu ta bende number na Dakota net ora e ta cera e sistema y cu un scopet falso a menas'e y pidie e benta di dia.

Un total di 800 florin atracadonan a bay cu ne. Atraco team tambe a presenta pa haci nan investigacion. E cabayero cu ta traha na e laga di bende number tabata spanta ya cu ta su prome biaha.

Auto cu dos plachi number diferente laga atras

ORANJESTAD - Habitantenan di Kukwisastraat diamars atardi a nota un Hyundai Getz laga atras pa mas cu dos dia caba riba e caminda cu ta den construcccion di e Watty Vos Boulevard.

Patruya a presenta y a constata cu e auto tin un number dilanti y patras otro number. A laga confisca e auto aki unda rechenan di atraco team tambe tabata presente.



Pickup a dal contra auto di polis

CURA CABAI - Riba e caminda principal di Cura Cabai un chauffeur di un pickup Tundra a subi caminda y dal contra un auto di polis bahando for di pariba.

Ningun persona a resulta herida, e auto di polis banda drechi a keda kibra. Specialista di trafico a presenta pa haci nan investigacion.



Polis a detene 5 hoben den pelea banda di Kini Kini building

ORANJESTAD - Diaranson atardi personanan a mira un pelea formal entre algun persona a tuma luga banda di Kini Kini building patras di corte y tabata tin cuchiu involvi. Di biaha a yama polis raporta di e caso.

Polisnan di Oranjestad y esunnan di biketeam a acudi di biaha na e sitio, pero un persona a saca potret y muestra polis tur cos. E sospechosonan a bandona e sitio den un Suzuki Vitara cora y polis a core nan tras riba La Sallestraat y den Chilestraat a para e auto aki cu cinco hoben aden conoci pa e oficialnan. A detene tur y a haya arma blanco tambe, nan lo tin cu duna cuenta na recherche.



Persona hinca na garganta a yega Eerste Hulp

ORANJESTAD - Diaranson durante oranan di marduga un hende homber a yega Eerste Hulp cu un hinca na su garganta, esaki a sosode despues cu un problema a pasa den area di Plantenrust.

Esaki a pone cu personal di hospital a mobilisa polisnan di biaha pa Hospital, e adres unda e caso a pasa. Departamento forensico a yega na Hospital pa saca evidencia e auto tur na sanger paden. Lo a haya un arma den e vehiculo cu ta esun cu e persona a keda hinca den garganta. E caso ta bou investigacion pa recherche.



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21

04

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UE ta menasa cu impuesto di 20 bion den impasse riba Boeing

BRUSSELS – Union Europeo a prepara un lista di productonan Mericano na balor di \$20 bion riba cual lo por pone impuesto, den un disputa creciente tocante subsidio pa industria di avion, e comision ehecutivo a bisa ayera.

E comision a bisa cu UE por pone impuesto riba e productonan – cu ta bay desde parti pa avion te na pisca frozen – cuminsando proximo aña, como represalia pa e sosten financiero di Merca pa Boeing, cual e comision ta bisa ta afecta e Airbus Europeo.

E magnitud di e castigo lo depende di un decision di e World Trade Organisation. Anteriormente den e dis-

puta, UE a solicita permiso pa enfoca riba e \$12 bion di producto Mericano. Negoshi y accionista tin te na mei pa duna feedback tocante e tarifanan di UE proponi.

E medida ta yega algun dia despues cu Merca a bisa ta preparando tarifa riba productonan Europeo na balor di \$11 bion pa compensa pa subsidionan di UE pa Airbus cu ta afecta Boeing. E lista di centenares di producto ta inclui avion Europeo, biña, keeshi y azeta di oleifi.

Comisionado Europeo di Comercio, Cecilia Malmstrom, a bisa cu UE kier evita accion ‘tit-for-tat’ den e disputa a largo plaso, y cu e bloc mas grandi di comercio den

mundo ta ‘keda habri pa discusion cu Merca, tanten cu

esaki ta sin condicion previo y tin como meta un resolu-

cion husto’.



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Master Technician heavy trucks m/f

The core task of the position is to perform basic and advanced repair, diagnosis and Troubleshooting and maintenance on heavy commercial trucks, trailers, buses, vans and pick-ups.

Tasks of Master Technician heavy trucks:

- Diagnoses and repairs trucks accurately and within a reasonable time frame and with a quality of work that exceeds customer expectations;
- Perform advanced removal and replacement, and diagnostic work accurately according to daily work orders such as: hydraulic and pneumatic systems, emission control systems, throttle body injection, electrical problems, ignition, mechanical problems, transmission and engine overhaul / exchange;
- Excellent welding and construction skills;
- Responsible for maintenance of records, obtaining estimates and appraisals, requisition and control of materials, tools and parts;
- Schedule and coordination of outside repairs, review and authorization of invoices and preparation of status reports, work orders, equipment inventory reports and other reports as needed;
- Respond to after-hour repairs, breakdowns, emergencies etc.
- Performs quality control checks;
- Train members of the Service Department thoroughly in heavy trucks;
- Observes and follows all necessary safety regulations when operating machinery, equipment and tools;
- Perform any other duties either necessary for customer service or perceived by or assigned to the job;
- Takes initiative to help other colleagues if necessary.

We are looking for someone with excellent technical skills, attention to detail, a highly developed customer service orientation and the ability to work independently and efficiently, but is also a team player.

Knowledge and experience required are:

- Master Technician diploma (Volvo Master Diploma is a must);
- Certified Practical teacher heavy trucks and cars;
- Certified Diesel Mechanic;
- Professional expertise in knowledge transfer
- Strong organizational skills and detail oriented;
- Ability to multi-task in a fast paced work environment;
- Working knowledge of computers;
- Possess all driver's licenses (A, AM, B, BE, C, C1, C1E, D, DE, D1, T);
- Language proficiency: Papiamento, Dutch, English

If you are familiar with this profile, please send your motivation letter with your C.V. to Mrs. M.W. van de Griend-Jansen, Senior HR Manager Yrausquin, L.G. Smith Boulevard 112, Oranjestad, Aruba or e-mail to Marja@Yrausquin.com

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Scolnan cera pa motibo di muhe cu arma

DENVER (AP) – Scolnan publico tabata cera ayera, pa autoridadnan busca un mucha muhe di Florida cu a bay ciudad di Denver pa cumpra un arma di candela, despues cu el a wordo influencia pa e tiramento na scol secundario Columbine na 1999.

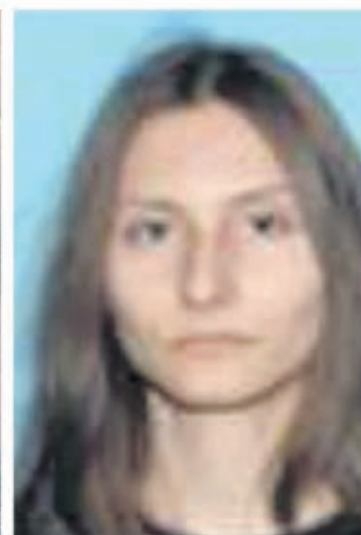
FBI a bisa cu Sol Pais, di 18 aña di edad, ta considera extremadamente peligroso, y a menasa pa comete acto di violencia na e area metropolitana di Denver, dia prome cu e 20 aniversario di e tiramento na 1999, den cual 13 hende a perde nan bida.

E eleva siguridad na tur scol publico pa motibo di menasa ta muestra creibel y general, asina Patricia Billinger, vocero di Departamento Di Siguridad Publico di Colorado. Columbine y mas di 20 otro scol a lock nan porta pa 3 ora

riba diamars, pero diaranson a cera completo.

E scolnan publico a bisa cu henter e facilidad y programa di a wordo cera riba diaranson, y no lo tin actividad pa atardi, of competencia di atletismo. E distrito a bisa cu e decision pa cera tur campus tabata den colaboracion cu Denver Metro Area, pa motibo di preocupacion di siguridad tumando luga.

“Nos semper ta consciente pa casonan di aniversario, manera esaki”, Billinger a bisa. Autoridad a bisa cu ultimo nan a wak Sol Pais tabata cerca di Columbine, e tabata tin bisti un shirt preto, carson y boots preto. E ta peligroso pa otro civil acerca na dje. E alerta tambe a bisa cu cualkier polis cu tin contact cune, mester detene y evalua su salud mental.



Fundacion Muchila Creativo cu proyecto musical na Scol Dornasol

ORANJESTAD - Recientemente Fundacion Muchila Creativo a finalisa un di su proyectonan di musica cu un bunita presentacion di e alumnonan y docentenan di scol Dornasol.

Nan a presenta un combinacion di ritmo y melodia riba instrumentonan di percusion y xylophone, locual nan a

siña durante 3 luna.

Durante e trayecto aki no a enfoca solamente riba siñamento di elemento di musica, sino tambe a traha riba disciplina, capacidad di concentracion, atencion y trahamento den grupo. E resultado tabata exitoso y e muchanan y staf di scol Dornasol a keda masha satisfecho.



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Consolidated Financial Highlights

Consolidated balance sheet of Maduro & Curriel's Bank N.V. and its subsidiaries as at December 31, 2018

(All amounts are expressed in thousands of Antillean Guilders)		
	2018	2017
ASSETS		
Cash and due from banks	2,608,413	2,770,277
Investment securities	914,777	825,230
Loans and advances to customers	4,160,380	4,136,191
Bank premises and equipment	189,586	172,531
Customers' liability under acceptances	1,490	6,769
Deferred tax assets	6,675	2,416
Other assets	40,638	49,389
TOTAL ASSETS	7,921,959	7,767,803
LIABILITIES AND EQUITY		
Liabilities		
Customers' deposits	6,751,441	6,684,538
Due to banks	21,717	22,355
Acceptances outstanding	1,490	6,769
Current profit tax liabilities	6,910	(1,534)
Deferred tax liability	20,899	28,546
Provisions	124,370	97,489
Other liabilities	104,418	97,445
	7,031,145	6,935,608
Equity		
Share capital	51,000	51,000
General reserve	12,500	12,500
Other reserves	191,470	196,782
Retained earnings	618,365	557,428
	873,335	817,710
Minority interest	17,479	14,485
TOTAL LIABILITIES AND EQUITY	7,921,959	7,767,803

Consolidated income statement of Maduro & Curriel's Bank N.V. and its subsidiaries for the year ending December 31, 2018

(All amounts are expressed in thousands of Antillean Guilders)		
	2018	2017
Interest income		
Interest income	313,956	310,815
Interest expense	16,157	21,403
Net interest income	297,799	289,412
Fee and commission income		
Fee and commission income	228,655	214,363
Fee and commission expenses	89,225	80,899
Net fee and commission income	139,430	133,664
Income from foreign exchange transactions		
Income from foreign exchange transactions	53,357	50,410
Operating income	490,586	473,486
Salaries and other employee expenses		
Salaries and other employee expenses	197,829	202,054
Occupancy expenses	23,977	24,827
Credit loss expenses on financial assets	(6,673)	40,020
Other operating expenses	81,442	79,536
Operating expenses	296,575	346,437
Net result from operations	194,011	127,049
Net income/ (loss) from associated companies		
Net income/ (loss) from associated companies	-	(143)
Net result before tax	194,011	126,906
Profit tax	32,512	22,477
NET RESULT AFTER TAX	161,499	104,429

Explanatory notes to the consolidated financial highlights as at December 31, 2018

A. ACCOUNTING POLICIES

1. GENERAL

The principal accounting policies adopted in the preparation of the Consolidated Financial Highlights of Maduro & Curriel's Bank N.V. and its subsidiaries (the "Group") are set out below. These explanatory notes are an extract of the detailed notes included in the consolidated financial statements and are consistent in all material respects with those from which they have been derived.

2. BASIS OF PREPARATION

The consolidated financial statements, from which the Consolidated Financial Highlights have been derived, are prepared in accordance with International Financial Reporting Standards ("IFRS").

The figures presented in these highlights are stated in thousands of Antillean Guilders and are rounded to the nearest thousand.

The accounting policies used have been consistently applied by the Bank and are consistent in all material respects, with those used in the previous year except for the impact of the first time adoption of IFRS 9 as set out below.

The statements have been prepared on the historical cost basis except for financial assets at fair value through profit or loss, and financial assets that are measured at amortized cost. Historical cost is generally based on the fair value of the consideration given in exchange for goods and services.

3. CHANGES IN ACCOUNTING POLICIES

IFRS 9 replaces IAS 39 for annual periods on or after January 1, 2018. The Group has not restated comparative information for 2017 for financial instruments in the scope of IFRS 9. Therefore, the comparative information for 2017 is reported under IAS 39 and is not comparable to the information presented for 2018. Differences arising from the adoption of IFRS 9 have been recognized directly in retained earnings as of January 1, 2018. The first time adoption of IFRS

9 as per January 1, 2018 led to a remeasurement of the credit loss provision (increase) on loans and advances to customers of NAF 33,120, on investment securities of NAF 1,156, on deposits with banks of NAF 1,122, of contingent liabilities of NAF 16,569 and a decrease of retained earnings of NAF 40,577 (net of deferred tax). The measurement basis of financial assets and financial liabilities (amortized cost or fair value) within the scope of IFRS 9 has not been significantly impacted compared to the measurement basis applied under IAS 39.

4. BASIS OF CONSOLIDATION

Subsidiaries are all entities over which the Group has the power to govern the financial and operating policies, generally accompanying a shareholding of more than one half of the voting rights. Subsidiaries are fully consolidated from the date on which control is transferred to the Group until the date that control ceases.

The following subsidiaries have been consolidated as of December 31, 2018:

- Caribbean Mercantile Bank N.V. and subsidiaries
- The Windward Islands Bank Ltd.
- Maduro & Curriel's Bank (Bonaire) N.V. and subsidiary
- Maduro & Curriel's Insurance Services N.V.
- MCB Risk Insurance N.V.
- MCB Group Insurance N.V.
- MCB Securities Holding B.V.
- MCB Securities Administration N.V.
- Progress N.V.

5. CLASSIFICATION AND SUBSEQUENT MEASUREMENT OF FINANCIAL ASSETS

From January 1, 2018, the Group has applied IFRS 9 to classify its financial assets (including its loans and advances to customers, investment securities and deposits with banks). Classification and subsequent measurement of the financial assets depend on:
(i) the Group's business model for managing the asset; and
(ii) the cash flow characteristics of the asset.

Based on these factors, the Group classifies its debt instruments into one of the following two measurement categories:

- Amortized cost:

Assets that are held for collection of contractual cash flows where those cash flows represent solely payments of principal and interest ("SPPI"), and that are not designated at Fair Value Through Profit or Loss ("FVTPL"), are measured at amortized cost. The carrying amount of these assets is adjusted by any expected credit loss allowance as further described below. Interest income from these financial assets is included in 'Interest income' using the effective interest rate method.

- **Fair value through profit or loss ("FVTPL"):** Assets that do not meet the criteria for amortized cost are measured at fair value through profit or loss. These assets are unquoted equity securities that are not held for trading purposes. A gain or loss on such an equity investment is subsequently measured at fair value through profit or loss. Interest income from these financial assets is included in 'Interest income' using the effective interest rate method.

Business model assessment

The business model reflects how the Group manages the assets in order to generate cash flows. That is, whether the Group's objective is solely to collect the contractual cash flows from the assets. If this condition is not applicable (unlisted equity securities), then the financial assets are classified as part of 'other' business model and measured at FVTPL.

SPPI

Where the business model is to hold assets to collect contractual cash flows, the Group assesses whether the financial instruments' cash flows represent solely payments of principal and interest (the "SPPI test"). In making this assessment, the Group considers whether the contractual cash flows are consistent with a

basic lending arrangement i.e. interest includes only consideration for the time value of money, credit risk, other basic lending risks and a profit margin that is consistent with a basic lending arrangement. Where the contractual terms introduce exposure to risk or volatility that are inconsistent with a basic lending arrangement, the related financial asset is classified and measured at FVTPL.

Derecognition of financial assets

The Group sometimes renegotiates or otherwise modifies the contractual cash flows of loans to customers. When this happens, the Group assesses whether or not the new terms are substantially different to the original terms. If the terms are substantially different, the Group derecognizes the original financial asset and recognizes a 'new' asset and recalculates a new effective interest rate for the asset.

Financial assets are derecognized when the rights to receive cash flows from the investments have expired.

Expected credit loss principles

The adoption of IFRS 9 has fundamentally changed the Group's impairment method by replacing IAS 39's incurred loss approach with a forward-looking Expected Credit Loss ("ECL") approach.

Based on the above process, the financials assets and loan commitments ("financial assets") are grouped into Stage 1, Stage 2 and Stage 3 as described below:

- Stage 1: When financial assets are first recognized, the Group recognizes an allowance based on twelve-month ECLs. Stage 1 financial assets also include facilities where the credit risk has improved and the financial asset has been reclassified from Stage 2.
- Stage 2: When a financial asset has shown a significant increase in credit risk since origination, the Group records an allowance for these Lifetime ECLs. Stage 2 financial assets also include facilities, where the credit risk

has improved and the financial asset has been reclassified from Stage 3.

- Stage 3: Financial assets considered credit-impaired and the Group records an allowance for these Lifetime ECLs.

Calculation of Expected credit losses

The key elements of the ECL calculations are as follows:

- The Probability of Default (PD) is an estimate of the likelihood of default over a given time horizon. A default may only happen at a certain time over the assessed period.
- The Exposure at Default (EAD) is an estimate of the exposure at a future default date, taking into account expected changes in the exposure after the reporting date, including repayments of principal and interest, whether scheduled by contract or otherwise, expected drawdowns on committed facilities, and accrued interest from missed payments.
- The Loss Given Default (LGD) is an estimate of the loss arising in the case where a default occurs at a given time. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, including from the realization of any collateral. It is expressed as a percentage of the EAD.

In its ECL models, the Group relies on a broad range of forward looking information as economic inputs such as GDP growth, Unemployment rates and the Consumer Price Index. The inputs and models used for calculating ECLs may not always capture all characteristics of the market at the date of the financial statements. To reflect this, qualitative adjustments or overlays are occasionally made as temporary adjustments when such differences are significantly material.

Our Financial Statements and Other Highlights

IFRS 9

- As per January 1, 2018 the Group has adopted IFRS 9. This new Standard has fundamentally changed our Group's impairment method by replacing IAS 39's incurred loss approach with a forward-looking Expected Credit Loss ("ECL") approach. In the ECL models, the Group relies on a broad range of forward-looking information, such as projected GDP growth, unemployment rates and the Consumer Price Index.
- Adoption of IFRS 9 led to a re-measurement as per January 1, 2018 of the credit loss provision on loans and advances to customers, investment securities, deposits with banks, contingent liabilities and retained earnings. This is further described in the "Explanatory Notes to the consolidated financial highlights as at December 31, 2018".
- The Group has not restated comparative information for 2017 for financial instruments in the scope of IFRS 9. Therefore, the comparative information for 2017 is reported under IAS 39 and is not comparable to the information presented for 2018.

Balance Sheet and Equity

- Our Group considers a strong capitalization a key strength and one that we as management stand for and that our community, our customers and our staff can continue to rely and count on.
- In 2018, MCB Group's total assets grew with about NAF 154 million, or 2% to NAF 7,922 million, just short of the NAF 8 billion mark.
- Our shareholders' equity excluding minority interest grew a healthy 7% or NAF 56 million to a very solid NAF 873 million. This growth was realized after subtracting NAF 40 million for IFRS 9 purposes in the January 1, 2018 equity.
- Our Group continues to enjoy the trust and confidence from our customers and the growth in Customers' deposits was NAF 67 million or 1% to NAF 6,751 million. We are very grateful for this trust and as always we remain committed to a very responsible use of these funds.
- Due to our Group's modest increase (1%) in

"Loans and advances to customers" of NAF 24 million we invested the largest portion of the growth of our "Customer deposits" in "Investment securities".

- In 2018, the growth in "Investment securities" was a substantial 46% or about NAF 290 million to a total of NAF 915 million. On the other hand, the "Cash and due from banks" decreased with 6% or NAF 162 million, partly also by re-investing some of these deposit with banks to "Investment securities" that yield higher returns within our risk and liquidity policies.

Profit & Loss Statement

- The income presented in our financial statements is derived from both local and international activities of the Group. These income streams continue to be well-diversified.
- Although we are very proud of the result, at the same time we emphasize that the growth in net income is mainly caused by the increase in interest rates in the United States where liquidity is invested in 2018 on the one hand and the large impairment losses on loans made in 2017 on the other hand.
- During 2018, the US Federal Reserve Bank increased its FED funds rate 4 times with 0.25%, resulting in higher rates on our Group's deposits with banks and investment securities denominated in United States Dollars. This caused an increase in our foreign interest income, compensating for the loss in interest income in our local markets.
- Our gross interest income grew therefore a modest 1% or NAF 3 million. Because of the low interest environment our Group rationalized its interest expenses, resulting in a growth in "net interest income" of 3% to NAF 298 million.
- Our Group's income from net fee and commissions grew NAF 6 million or 4%, mainly because of volume growth in several businesses lines, in particular our cards and merchants business due to increase in tourism in our markets. The growth in tourism, together with some large international transfers, also caused the increase in our income from foreign exchange transactions with NAF 3 million or 6%.

- Due to the measures taken during 2017 and 2018 to counter and adapt to the challenging environments, the Group's "operating income" grew with NAF 17 million or 4% in 2018.
- On the expenses side, the year 2017 was exceptional because of large impairment losses on loans for hurricane Irma in the Windward Islands and some corporate clients in Curaçao. In 2018, due to the adoption of IFRS 9 the "expected credit loss expenses on financial assets" resulted in a net release of NAF 7 million compared to an impairment charge of NAF 40 million in 2017. This is the primary cause for the very large decrease in total operational expenses of 14% or NAF 50 million.
- The combination of the (regular) 4% increase in income and the exceptional 14% decrease in expenses in 2018, resulted in a "net result from operations" of NAF 194 million. Our consolidated "net result after tax" increased by 55% or NAF 57 million to NAF 161 million.
- Our management will continue to monitor our business environments closely, make projections for the future and take appropriate decisions and measures when necessary to adapt our Group to these ever-changing surroundings.

Loans

- Our management, together with our Supervisory Board and especially its Credit Committee, continuously monitors our Group's credit and other risks and we ensure that the loans in our loan portfolio remain well-diversified by types of customers, size, maturity and sectors.
- The challenging local environments resulted in a 0% growth in our gross "Total loans and advances to customers", whereby a decrease of our portfolio for "Retail customers" with NAF 87 million (5%) was compensated with the growth of NAF 97 million or 4% in the portfolios for "Corporate customers" and "public sector". The latter was especially caused by a large loan to the utility company in Curaçao.
- The line "Loss allowance for expected credit losses" shows a variance of NAF 38 million. This variance is a combination of the impact of adoption of IFRS 9 in the opening balance, write offs and the change

in the expected credit loss in 2018.

- The end-result for the loan portfolio was a small growth of less than 1% or NAF 24 million in "Net loans and advances to customers".

Taxes

- MCB Group's profit tax obligation resulting from our operations in 2018 was NAF 33 million, while our Group also paid NAF 7 million in turnover taxes.
- Our employees paid wage taxes amounting to NAF 29 million, and the social premiums paid were NAF 27 million.
- The foreign exchange license fee collected on behalf of the Central banks amounted to NAF 61 million.
- Together, all the taxes, fees and premiums mentioned above contributed NAF 157 million to the public coffers of our countries.

Employment

- As at December 31, 2018, MCB Group employed 1,450 persons across all islands.
- During the year, MCB Group paid its employees NAF 103 million in salaries, not including social benefits, pensions, medical and other insurances.

Community

- At the beginning of 2018 our President Chieu Capriles proudly signed an agreement on behalf of MCB Group with the University of Curaçao Dr. Moises Da Costa Gomez to establish the Lio "Papa" Capriles Chair of Financial Management Science for 4 years. This university program will address several topics in financial management whereby emphasis is also placed on small businesses in small (island) economies.
- In 2018 we emphasized volunteer work even more than other times, by granting the 2018 MCB-Prize to Curaçao Cares Foundation. This foundation was established in 2012 and inspires and empowers the Curaçao community by promoting and coordinating voluntary work and every year mobilizes thousands of citizens to maintain and repair many places on our island (CuraDot) and also to clean up certain parts of the island (Curaçao Clean Up) and for several other smaller projects. The foundation also gives

support, offers workshops and training and offers a platform to volunteers to further develop their skills in areas such as project management. MCB is proud to give the MCB Prize to Curaçao Cares Foundation, because we have always strived to create structural voluntary work in our communities and offer our colleagues time to do this even during working hours. Annually, hundreds of our colleagues participate in projects managed by this foundation.

- During 2018 we gave even more special attention to volunteer work in the month of December with our "Live, love, smile ku MCB" initiative whereby 59 community projects were chosen with more than 430 colleagues participating and touching the lives of nearly 2000 citizens directly. These projects were related to care in education and sports, health and social well-being care for the elderly, neighborhoods and much more.

- A big and very successful event our Bank supported was the Velas Latinoamerica 2018 Curaçao, whereby for three days the port of Curaçao was packed with eleven so-called "tall ships". It was the first time that Curaçao was a port of call on the Velas Latinoamerica route and the event drew thousands of visitors, local and from abroad. It was an unprecedented success and very much liked by the public. The organizers promised to have the ships call on Curaçao again at the next Velas tour.

The Future

- We believe that the year 2018 again was a year where our MCB Group and especially our employees on all islands and departments showed resilience and the ability to adapt to an ever changing environment.
- In a world that is becoming more digitally connected and changing at a faster pace than ever before, this ability to adapt to changes around us will remain the greatest strength of our organization.
- We are very grateful for the trust given to us by our colleagues, our customers, our supervisory directors, our shareholders, and our regulators and we trust that we can continue to count on them as, together, we face the great future ahead of us.

Independent auditor's report on the audit of the consolidated financial highlights

Opinion

The accompanying consolidated financial highlights, which comprise the consolidated balance sheet as at 31 December 2018 and consolidated income statement for the year then ended and related notes, are derived from the audited consolidated financial statements of Maduro & Curriel's Bank N.V. ("the Bank") for the year ended 31 December 2018.

In our opinion, the accompanying consolidated financial highlights are consistent, in all material respects, with the audited consolidated financial statements of the Bank, in accordance with the Provisions for the Disclosure of Consolidated Financial Highlights of Domestic Banking Institutions, as set by the Central Bank of Curaçao and Sint Maarten ("CBCS").

Consolidated financial highlights

The accompanying consolidated financial highlights do not contain all the disclosures required by International Financial Reporting Standards. Reading the accompanying consolidated financial highlights and our report thereon, therefore, is not a substitute for reading the audited consolidated financial statements of the Bank and our auditor's report thereon.

The audited consolidated financial statements and our auditor's report thereon

We expressed an unmodified audit opinion on the consolidated financial statements 2018 of the Bank in our auditor's report dated April 16, 2019.

Other information

Other information consists of the Management's Report. Management is responsible for the other information. Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. In connection with our audit of the consolidated financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated, as is required by article 1:21 sub 3 Book 2 of the Curaçao Civil Code. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management for the consolidated financial highlights

Management is responsible for the preparation of the accompanying consolidated financial highlights in accordance with the Provisions for the Disclosure of Consolidated Financial Highlights of Domestic Banking Institutions, as set by the CBCS.

Auditor's responsibilities

Our responsibility is to express an opinion on whether the accompanying consolidated financial highlights are consistent, in all material respects, with the audited consolidated financial statements of the Bank based on our procedures, which were conducted in accordance with International Standard on Auditing (ISA) 800 (Revised), Engagements to Report on Summary Financial Statements.

Curaçao, April 16, 2019
for Ernst & Young Accountants

drs. R.J.W. van Nimwegen RA

Tottenham ta vence Man City pa alcanza semifinal di Champions League

MANCHESTER, Inglaterra (AP) — Fernando Llorente a manda Tottenham pa su prome semifinal di Cup Europeo den 57 aña, y a caba e speranza di Manchester City, ora cu a anota e gol campeon den un wega emocionante di Champions League, cu a produci shete gol y a mira un gol di City anula despues di revision di video.

City a gana e segundo ronda di un cuartos di final —clasico instantaneo— 4-3 na cas ayera, pero Tottenham a avansa 4-4 riba agrega, danki na e regla di gol fuera di cas, pa sigura un encuentro cu Ajax.

Llorente, un anotado di back up cu ta biba den sombra di Harry Kane, a pusha e bala den e net na minuut 73 cu su heup — un gol cu a wordo concedi despues di revision VAR pa un posibel toke cu man.

E revision di video a traha na favor di Tottenham, ora cu Raheem Sterling a mira cu sigura e progreso di City. Pero mientras e fanaticonan na cas a celebra, y e hungadonan di e team Spurs a keda devasta, e referee a determina cu Sergio Aguero tabata off-

side prome cu a pasa pa Sterling. “Ta cruel”, manager di City, pep Guardiola, a bisa.

Tabata un final dramático pa un wega cu a conta cu un cuminsamento nunca antes bisto den Champions League: cuatro gol den e prome 11 minuut. E di cinco den minuut 21, despues di cinco tiro riba target.

“Tabata un wega hopi difícil, hopi loco”, segun Son Heung-min, kende tin un compromiso previo cu lo tene fuera di e prome ronda semifinal. “Nos ta hopi orguyoso di nos team y mi ta kere ta un anochi increíble. Tin biaha bo ta haya VAR fastioso, pero awe ta un caso di ‘danki y bon decision’.”

Banda di Guardiola a wordo saca di un competencia pa prome biaha e temporada aki, despues di a gana e Cup di Liga y avansa na e final di FA Cup, mientras ta reta Liverpool pa e titulo.

Den Premier League, Tottenham ta cerca di sigura un di e cuatro spot den Champions League. Aunke e club di nort London no mester esey si nan gana e premio top Europeo pa prome biaha.



NFL lo hunga cuatro wega na London, 1 na Ciudad di Mexico

NEW YORK (AP) — Campeon di NFC, Los Angeles Rams, lo ricibi Cincinnati na London pa un di cinco wega internacional riba e agenda 2019.

anfitrión Jacksonville dia 3 di november.

E liga ta bolbe Mexico, despues cu e wega temporada ultimo entre Chiefs y Rams a

wordo movi na Los Angeles, pa motibo di condicionnan malo den stadion Azteca. Di-aluna dia 18 di november, e Chiefs lo hunga contra e otro team di LA, e Chargers.

E Rams lo enfrente e Bengals na Wembley Stadium dia 27 di october proximo.

Prome cu esey, e liga lo hunga dos wega na e stadion nobo di Tottenham Hotspur na London (riba e potret). E Raiders lo ricibi e Bears dia 6 di october, y e Buccaneers lo ta e team na cas contra e Panthers dia 13 di october.

E di cuater wega na London lo wordo hunga na Wembley, cu Houston enfrentando e



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Medayista di silver Olimpico tambe tin condicion di testosterona

(AP) – E rival mas cercano di Caster Semenya tambe tin un condicion cu ta dun'e nivelnan eleva di testosterona natural, y lo wordo afecta si e cu-erpo gobernante di track y field implementa un regla controversial pa controla nivel di hormoon.

Francine Niyonsaba di Burundi, kende a gana medayanan di silver tras di Semenya den 800m na e Olimpiada di 2016 y campeonato mundial di 2017, a bisa den un entrevista cu Olympic Channel cu e tin hyperandrogenismo, e prome biaha cu el a papia di esaki publicamente.

Y dunando echo na e argumento di Semenya, Niyonsaba, di 25 aña di edad, a referi na e intencion di IAAF (International Association of Athletic Federations) pa forsa algun atleta femenino pa baha e nivel natural di testosterona den nan curpa, of wordo prohibi di cierto evento, como 'discriminacion'.

“Mi sa cu hende ta papia, papia, papia riba mi”, Niyonsaba a bisa. “Bo no por stop hende di papia. Esey ta motivacion. Mi no a scoge pa wordo naci asina. Kico a mi ta? Mi a wordo crea pa Dios. Pues, si un hende tin mas pregunta tocante esaki, por ta nan por puntra Dios. Mi ta stima mi mes. Mi lo sigui siendo Francine. Mi no ta bay cambia.”

Referiendo e regla, Niyonsaba a bisa: “Pa mi, e ta discriminacion. E no tin logica.”

IAAF kier pa Semenya, Niyonsaba, y otro atleta femenino cu nivelnan halto di testosterona natural pa baha esaki – sea mediante medicina of cirugia – pa ta eligibel pa competi den eventonan

for di 400m te na e miya na eventonan top di track manera Olimpiada. IAAF ta argumenta cu e coredonan femenino cu nivelnan abnormalmente halto di testosterona tin un bentaha inhuato.

Semenya, e dos-biaha campeon Olimpico di Sur Africa, ta retando esaki na e Corte di Arbitrahe pa Sport, y e decision, cu ta spera pa fin di luna, lo por tin implicacionnan serio pa coredonan femenino.

Semenya, Niyonsaba, y posiblemente otro atleta medayista lo por wordo forsa pa tuma medicina pa suprimi hormoon pa e resto di nan carera, of stop cu nan eventonan faborito.

IAAF tin record cu ta muestra cu cantidad di atleta tin e condicion, pero no a identifica nan nunca pasobra detayenan medico confidencial ta involucra.

Den pasado, Semenya y e sprinter Indio, Dutée Chand, tabata e unico atletanan top cu a bisa nan tin hyperandrogenism, y Semenya unicamente a bis'e den publico recientemente, den declaracion por escrito tocante su caso contra IAAF.

E hecho cu Semenya y Niyonsaba a caba na di prome y di dos luga den e 800m na e dos evento mayor ta parce di duna forsa na e postura di IAAF, cu hyperandrogenismo ta duna coredonan un bentaha significante y inhuato. Niyonsaba ta rechasa esey.

“Pa subi podio no ta facil”, el a bisa. “E ta trabou duro. E ta hopi sacrificio. Core pa haya bon resultado ta tocante training. Nada mas.”



RODRIGUEZ - TAEKEMA

ANUNCIO

Cualquiera cu ta opina di por tin derecho den e propiedad menciona aki abao, ta ser suplica pa tuma contacto cu e notario suscrito prome cu dia 15 di mei 2019:

un tereno propiedad cu un grandura di 28.790 m2, situa na Noord (Valencia), kadastral conocí como di dos division sección D number 52.

Explicacion: sucesornan di señor **Hoze Damianus Tromp**, naci dia 27 september 1913, fayece dia 1 augustus 2007, ta haci un apelacion ariba VERJARING (caducacion) y ta informa cu e propiedad menciona pa mas cu 10 (diez) aña tabata den poder di herederonan menciona y nan tabata di buena fe.

Alavez nos ta hasi un suplica na tur persona cu ta di opinión di tin derecho ariba dicho propiedadnan, pa sea asina bon di hasi entrega por escrito e motibo di e dicho opinión. Tambe ta ser pidi pa contact nos oficina pa llena un formulario di nan datonan personal y alavez pasa pa asina nos mes por saca un copia di su identificación valido.

mr H.M. Rodriguez-Taekema
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SUCU / De la Sallestraat 60
Oranjestad, Aruba
Telefon: 588-2400
Fax: 588-2500
Email: h.rodriguez@notarisrodriguez.com



Consolidated Financial Highlights

October 31, 2018

Board of Managing Directors' Report

In 2018, RBC Royal Bank N.V. ("The Bank") continued its focus on building a strong company committed to helping our clients thrive and communities prosper, despite strong headwinds in the financial services sector and economic challenges across the Dutch Caribbean.

Over the last years, we have made significant strides transforming our Bank to be the premier digitally-enabled relationship bank. Our focus is to better serve our clients and offer greater convenience and flexibility through digital innovations, self-serve channels, our Client Advice Centre, and a proactive mobile sales force able to meet clients at their convenience. This is our long-term strategy and we are confident this is the way forward. The future of banking requires us to continue to evolve our bank to better reach and serve our clients today — and tomorrow. This, means we must be more agile, more innovative, less complex and work more collaboratively as One RBC across the Caribbean and globally.

In fiscal 2018, as part of our strategy to redesign our distribution network, we have renovated two, and merged three of our branches in Aruba, Curaçao and St. Maarten, making our physical footprint part of a larger, integrated advice and service delivery model across the Dutch Caribbean. We also made strides to improve operational efficiency, efforts that are underpinned by continued investment in our employees. These changes are central to enabling an enhanced competitive role in the Dutch Caribbean and position the Bank for sustainable long-term growth.

We continue to seek for ways to innovate and offer enhanced solutions for our clients. This focus on Clients First ensures RBC is resilient amidst economic challenges, disruptive changes in the financial industry, the impact of natural disasters and increasing competitive pressures. We remain committed to our communities, serving our clients effectively and supporting key stakeholders across the Dutch Caribbean. This commitment is reinforced by a clear purpose that guides us in everything we do: helping clients thrive and communities prosper.

Financial Performance

In 2018, the Bank reported a net income after tax of ANG 50.3 million which included an ANG 44.7 million release of the 2017 taken provision on loans and advances due to the impact of hurricane Irma in St. Maarten in the prior year. The release followed a review of the damages and subsequent servicing of loans post the moratorium on payments granted by the Bank in fiscal 2018.

Adjusting for the impact of the hurricane in 2017 which significantly contributed to an ANG 88.5 million provision on loans and advances as well as triggering an ANG 32.1 million impairment on goodwill due to changes in future outlook and also adjusting 2018 for the subsequent release, the core performance improved by ANG 2.8 million year over year. This core improvement was driven by an ANG 2.6 million reduction in interest expenses arising from a 9% reduction in customer deposits and a 3% reduction in core operating expenses. We also strengthened the balance sheet through a 2.3% growth in loans and advances to customers despite operating in highly competitive markets.

Economic Outlook

Aruba: The Central Bank of Aruba (CBA) reported that real GDP growth of 0.3% was estimated for 2018 while growth of <1% is expected in 2019, due to ongoing fiscal and debt challenges, alongside lower business confidence. Lackluster tourism performance is expected to persist in 2019 with the deepening of the Venezuelan crisis. Continued oversight by the Board of Financial Supervision for Aruba (CAft) and implementation of tax reforms will support fiscal sustainability. Refinery rehabilitation will continue to be delayed as PDVSA has not secured financing amid US sanctions.

Curaçao: The Central Bank of Curaçao and St. Maarten (CBCS) estimates real GDP growth contracted by 1.9% in 2018 with a rebound of <0.5% projected for 2019, to be led by private investments in the tourism sector. S&P lowered their sovereign credit ratings to BBB+ citing increased uncertainty about the future of the Isla refinery as PDVSA's lease expires end-2019 and a new operator is yet to be selected. The unemployment rate fell from 14.1% in 2017 to 13.4% in 2018 due to a drop in the labor force – a consequence of sluggish economic activity and negative migration.

St. Maarten: According to the CBCS, following a contraction of 8.1% in 2018, real growth is expected to recover to 2.3% in 2019 driven by increased tourist arrivals, private investments and continued activity in the construction sector. Significant progress has been made on reconstruction, aided by financial support from the Dutch Government. Hotels are up and running - Sonesta Maho, the largest hotel is partially operational. Visits by cruise liners have recommenced and there is increased activity in the hospitality and retail sectors with approximately 80% of restaurants and bars reopened. Commercial/International flights have recommenced in the midst of ongoing reconstruction of airport facilities.

RBC and our community

At RBC we believe that banks have a significant impact on the economy, but equally important, they have an impact on people and the planet. As a purpose-driven company, creating a positive social impact, not just an economic one, is integral to everything we do. In the recent fiscal period we continued to expand our investment in youth, education and community initiatives, as we believe these are key elements to build a successful economy. Throughout the year we supported a number of initiatives across the Dutch Caribbean, including acting as the main sponsor of Little League Foundation.

We recognize that our bottom-line success depends on the wellbeing and prosperity of our clients and employees, and of the communities and environment in which we live and work. This belief is fundamental to our business philosophy and is at the very heart of our corporate citizenship approach.

On behalf of the Board of Directors and executive of RBC, we would like to thank our clients for their continued confidence in RBC Royal Bank N.V. as we work towards becoming the premier digitally-enabled relationship bank. We would also like to thank our employees who are the driving force behind all our achievements. Their continued commitment to our values, our clients and one another, ensures we are positioned for sustainable long-term growth and success.

Pierrot Hurtado
RBC Royal Bank N.V.
Managing Director

Jarl Jie-A-Looi
RBC Royal Bank N.V.
Managing Director

Independent Auditor's Report on the Summary Financial Statements

To the Board of Directors of RBC Royal Bank N.V.

Our opinion

In our opinion, the accompanying summary financial statements of RBC Royal Bank N.V. (the Company) and its subsidiaries (together 'the Group') are consistent, in all material respects, with the audited consolidated financial statements, in accordance with the Provisions for the Disclosure of Consolidated Financial Highlights of Domestic Banking Institutions, as set out by the Central Bank of Curaçao and Sint Maarten.

The summary financial statements

The Group's summary financial statements derived from the audited consolidated financial statements for the year ended October 31, 2018 comprise:

- the consolidated statement of financial position as at October 31, 2018;
- the consolidated statement of income and other comprehensive income for the year then ended; and
- the related notes to the summary financial statements.

The summary financial statements do not contain all the disclosures required by International Financial Reporting Standards. Reading the summary financial statements and the auditor's report thereon, therefore, is not a substitute for reading the audited consolidated financial statements and the auditor's report thereon. The audited consolidated financial statements, and the summary financial statements, do not reflect the effects of events that occurred subsequent to the date of our report on the audited consolidated financial statements.

The audited consolidated financial statements and our report thereon

We expressed an unmodified audit opinion on the audited consolidated financial statements in our report dated March 27, 2019. That report also includes an "Other Matter" section that states that the opinion has been prepared for and only for the Company in accordance with the terms of our engagement letter and that we do not, in giving the opinion, accept or assume responsibility for any other purpose or to any other person to whom this report is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

Management's responsibility for the summary financial statements

Management is responsible for the preparation of the summary financial statements in accordance with the Provisions for the Disclosure of Consolidated Financial Highlights of Domestic Banking Institutions, as set out by the Central Bank of Curaçao and Sint Maarten.

Auditor's responsibility

Our responsibility is to express an opinion on whether the summary financial statements are consistent, in all material respects, with the audited consolidated financial statements based on our procedures, which were conducted in accordance with International Standard on Auditing 810 (Revised), 'Engagements to Report on Summary Financial Statements'.

PricewaterhouseCoopers, Cayman Islands

April 15, 2019

Engagement Leader: Marlon Bispath

Consolidated Statement of Financial Position of RBC Royal Bank N.V. and its Subsidiaries

(Expressed in thousands of Antillean Guilders)

	As at 31 October	
	2018 ANG	2017 ANG
Assets		
Cash and due from banks	1,149,684	1,295,690
Securities	248,389	307,015
Loans and advances to customers	1,446,147	1,414,163
Customers' liability under acceptances	28,179	26,746
Bank premises and equipment	34,421	34,188
Goodwill and other intangible assets	59,268	66,933
Deferred tax assets	13,067	10,440
Other assets	17,513	33,805
Total assets	2,996,668	3,188,980
Liabilities and shareholders' equity		
Liabilities		
Customers' deposits	2,525,759	2,766,285
Due to other banks	44,511	47,683
Acceptances outstanding	28,179	26,746
Profit tax payable	9,082	7,379
Deferred tax liabilities	13,287	15,708
Provisions	3,008	4,551
Other liabilities	49,075	46,919
Total liabilities	2,672,901	2,915,271
Shareholders' equity		
Issued capital	114,455	114,455
Share premium	87,053	87,053
General reserve	27,411	28,002
Other reserve	2,407	3,065
Retained earnings	92,441	41,134
Total shareholders' equity	323,767	273,709
Total liabilities and shareholders' equity	2,996,668	3,188,980



Consolidated Financial Highlights

October 31, 2018 (continued)

Consolidated Statement of Income and Other Comprehensive Income of RBC Royal Bank N.V. and its Subsidiaries

(Expressed in thousands of Antillean Guilders)

	Year ended 31 October 2018 ANG	2017 ANG
Interest income	113,805	113,985
Interest expense	19,811	22,391
Net interest income	93,994	91,594
Fee and commission income	38,970	42,486
Net fee and commission income	38,970	42,486
Other operating income	13,718	17,005
Operating income	146,682	151,085
Salaries and other employee expenses	52,655	61,774
Occupancy expenses	8,096	8,951
Net impairment on loans and advances	(40,501)	88,475
Impairment losses on goodwill	-	32,124
Other operating expenses	79,286	77,528
Operating expenses	99,536	268,852
Net result from operations	47,146	(117,767)
Income from associates	(245)	229
Income before taxation	46,901	(117,538)
Taxation recovery / (expense)	3,349	(318)
Net income after taxation	50,250	(117,856)
Other comprehensive loss, net of taxes:		
Net change in losses on available-for-sale financial assets	202	583
Other comprehensive loss for the year, net of tax	202	583
Total comprehensive income for the year	50,452	(117,273)

A. Significant accounting policies

The principal accounting policies adopted in the preparation of RBC Royal Bank N.V.'s consolidated financial statements are set out below. The notes are an extract of the detailed notes prepared in our statutory consolidated financial statements. The notes detailed below coincide in all material aspects with those from which they have been derived. Throughout this report, the word Group refers to RBC Royal Bank N.V. and its consolidated subsidiaries.

Basis of preparation

The consolidated financial statements, from which these Consolidated Financial Highlights have been derived, are prepared in Antillean Guilders (ANG) and in accordance with International Financial Reporting Standards. The consolidated financial statements are prepared under the historical cost convention as modified by the revaluation of securities at fair value through profit or loss (FVTPL) and fair value through other comprehensive income (FVOCI).

The preparation of the consolidated financial statements requires the use of certain critical accounting estimates that affect the reported amount of assets, liabilities, net income and related disclosures. Estimates made by management are based on historical experience and other assumptions that are believed to be reasonable. Key sources of estimation uncertainty include: securities impairment, determination of fair value of financial instruments, the allowance for credit losses, derecognition of financial assets, income taxes, carrying value of goodwill and other intangible assets and litigation provisions. Accordingly, actual results may differ from these and other estimates thereby impacting our future Consolidated Financial Statements. These consolidated financial highlights have been prepared on the criteria established by the Provisions for the Disclosure of Consolidated Financial Highlights of Domestic Banking Institutions, as set out by the Central Bank of Curaçao and Sint Maarten.

Basis of consolidation

The consolidated financial statements include the assets, liabilities and results of operations of RBC Royal Bank N.V. (the parent company) and its wholly owned subsidiaries RBC Royal Bank (Aruba) N.V., ABC International N.V., RBC Royal Bank International N.V., Trade Center St. Maarten N.V., Royal Services (Curaçao) N.V. and Royal Services International (Curaçao) N.V. (the Group) after the elimination of intercompany transactions and balances. The subsidiaries Mc Laughlin International Trust & Management Company N.V., Boxscore Enterprises N.V., Omotin Real Estate Holdings N.V., Aruba Trustkantoor N.V. and Banco Nacional de Hipotecas N.V. have been liquidated during the financial year ended October 31, 2018.

Subsidiaries are those entities over which we have control. We control an entity when we are exposed, or have rights, to variable returns from our involvement with the entity and have the ability to affect those returns through our power over the investee. We have power over an entity when we have existing rights that give us the current ability to direct the activities that most significantly affect the entity's returns (relevant activities). Power may be determined on the basis of voting rights or, in the case of structured entities, other contractual arrangements. We are not deemed to control an entity when we exercise power over an entity in an agency capacity. In determining whether we are acting as an agent, we consider the overall relationship between us, the investee and other parties to the arrangement with respect to the following factors: (i) the scope of our decision making power; (ii) the rights held by other parties; (iii) the remuneration to which we are entitled; and (iv) our exposure to variability of returns.

The determination of control is based on the current facts and circumstances and is continuously assessed. In some circumstances, different factors and conditions may indicate that various parties control an entity depending on whether those factors and conditions are assessed in isolation or in totality. Significant judgment is applied in assessing the relevant factors and conditions in totality when determining whether we control an entity. Specifically, judgment is applied in assessing whether we have substantive decision making rights over the relevant activities and whether we are exercising our power as a principal or an agent.

We consolidate all subsidiaries from the date control is transferred to us, and cease consolidation when an entity is no longer controlled by us. Our consolidation conclusions affect the classification and amount of assets, liabilities, revenues and expenses reported in our Consolidated Statement of Financial Position.

Changes in accounting policies

During the current year the Group adopted IFRS 9 Financial Instruments (IFRS 9). As a result of the application of IFRS 9 the Group changed the accounting policies outlined below, and these new policies were applied from November 1, 2017. As permitted by the transition provisions of IFRS 9, the Group elected not to restate the comparative period results; accordingly, all comparative information is presented in accordance with the Group's previous accounting policies as indicated below. New or amended disclosures have been provided for the current year, where applicable and comparative period disclosures are consistent with those made in the prior year.

Classification of financial assets

Financial assets are measured at initial recognition at fair value, and are classified and subsequently measured at fair value through profit or loss (FVTPL), fair value through other comprehensive income (FVOCI) or amortized cost based on the Group's business model for managing the financial assets and the contractual cash flow characteristics of the instrument.

Debt instruments are measured at amortized cost if both of the following conditions are met and the asset is not designated as FVTPL: (a) the asset is held within a business model that is Held-to-Collect (HTC) as described below, and (b) the contractual terms of the instruments give rise, on specified dates, to cash flows that are solely payments of principal and interest on the principal amount outstanding (SPPI).

Debt instruments are measured at FVOCI if both of the following conditions are met and the asset is not designated as FVTPL: (a) the asset is held within a business model that is Held-to-Collect-and-Sell (HTC&S) as described below, and (b) the contractual terms of the instrument give rise, on specified dates, to cash flows that are SPPI.

All other debt instruments are measured at FVTPL.

Equity instruments are measured at FVTPL, unless the asset is not held for trading purposes and the Group makes and irrevocable election to designate the asset as FVOCI. This election is made on an instrument-by-instrument basis.

Business model assessment

The Group determines the business models at the level that best reflects how the Group manages portfolios of financial assets to achieve business objectives. Judgement is used in determining the business models, which is supported by relevant, objective evidence including:

- How the economic activities of the businesses generate benefits and how such economic activities are evaluated and reported to key management personnel;
- The significant risks affecting the performance of the businesses and the activities taken to manage those risks;
- Historical and future expectations of sales of the loans and securities managed as part of a business model; and
- The compensation structures for managers of the businesses within the Group, to the extent that these are directly linked to the economic performance of the business model.

The Group's business models fall into three categories, which are indicative of the key categories used to generate returns:

- **HTC:** the objective of this business model is to hold loans and securities to collect contractual principal and interest cash flows; sales are incidental to this objective and are expected to be insignificant or infrequent;
- **HTC&S:** both collecting contractual cash flows and sales are integral to achieving the objective of the business model;
- **Other fair value business models:** these business models are neither HTC nor HTC&S, and primarily represent business models where assets are held-for-trading or managed on a fair value basis.

SPPI assessment

Instruments held within a HTC or HTC&S business model are assessed to evaluate if their contractual cash flows are comprised of solely payments of principal and interest. SPPI payments are those which would typically be expected for basic lending arrangements.

Securities

As at November 1, 2017 the balance sheet item investment securities was renamed to securities. Securities represent investment securities and trading securities under IFRS 9.

Trading securities include all securities that are classified at FVTPL, by nature and securities designated at FVTPL. Obligations to deliver trading securities sold but not yet purchased are recorded as liabilities and carried at fair value. Realized and unrealized gains and losses on these securities are generally recorded as trading revenue in non-interest income. Dividends and interest income accruing on trading securities are recorded in interest income.

Investment securities include all securities classified as FVOCI and amortized cost. All investment securities are initially recorded at fair value and subsequently measured according to the respective classification. Prior to the adoption of IFRS 9, investment securities were comprised of available-for-sale and held-to-maturity securities.

Investment securities carried at amortized cost are measured using the effective interest rate method, and are presented net of any allowance for credit losses, calculated in accordance with the Group's policy for allowance for credit losses, as described below. Interest income, including the amortization of premiums and discounts on securities measured at amortized cost are recorded in net interest income. Impairment gains or losses recognized on amortized cost securities are recorded in provision for credit losses. When a debt instrument measured at amortized cost is sold, the difference between the sale proceeds and the amortized cost of the security at the time of sale is recorded as a net gain (loss) on investment securities in non-interest income.

Debt securities carried at FVOCI are measured at fair value with unrealized gains and losses arising from changes in fair values included in other components of equity. Impairment gains and losses are included in provision for credit losses and correspondingly reduce the accumulated gain in fair value included in other components in equity. When a debt instrument measured at FVOCI is sold, the cumulative gain or loss is reclassified from other components of equity to net gain (loss) on investment securities in non-interest income.

Equity securities carried at FVOCI are measured at fair value. Unrealized gains and losses arising from changes in fair value are recorded in other components of equity and not subsequently reclassified to profit or loss when realized. Dividends from FVOCI securities are recognized in interest income.

The Group accounts for all securities using settlement date accounting and changes in fair value between trade date and settlement date are reflected in income for securities measured at FVTPL, and changes in fair value of securities measured at FVOCI between trade date and settlement dates are recorded in OCI, except for changes in foreign exchange rates on debt securities, which are recorded in non-interest income.

Loans

Loans are debt instruments recognized initially at fair value and are subsequently measured in accordance with the Classification of financial assets policy provided above. The majority of our loans are carried at amortized cost using the effective interest method, which represents the gross carrying amount less allowance for credit losses.

Interest on loans is recognized in Interest income using the effective interest method. The estimated future cash flows used in this calculation include those determined by the contractual term of the



A. Significant accounting policies (continued)

Loans (continued)

asset and all fees that are considered to be integral to the effective interest rate. Also included in this amount are transaction costs and all other premiums or discounts. Fees that relate to activities such as originating, restructuring or renegotiating loans are deferred and recognized as Interest income over the expected term of such loans using the effective interest method.

For loans carried at amortized cost or FVOCI, impairment losses are recognized at each balance sheet date in accordance with the three-stage impairment model outlined below.

Allowance for credit losses

An allowance for credit losses (ACL) is established for all financial assets, except for financial assets classified or designated as FVTPL and equity securities designated as FVOCI, which are not subject to impairment assessment. Assets subject to impairment assessment include certain loans, debt securities, interest-bearing deposits with banks, accounts and accrued interest receivable.

Off-balance sheet items subject to impairment assessment include financial guarantees and undrawn loan commitments.

We measure the ACL on each balance sheet date according to a three-stage expected credit loss impairment model:

Performing financial assets

- Stage 1 – From initial recognition of a financial asset to the date on which the asset has experienced a significant increase in credit risk relative to its initial recognition, a loss allowance is recognized equal to the credit losses expected to result from defaults occurring over the 12 months following the reporting date.
- Stage 2 – Following a significant increase in credit risk relative to the initial recognition of the financial asset, a loss allowance is recognized equal to the credit losses expected over the remaining lifetime of the asset.

Impaired financial assets

- Stage 3 – When a financial asset is considered to be credit-impaired, a loss allowance is recognized equal to credit losses expected over the remaining lifetime of the asset.

The ACL is a discounted probability-weighted estimate of the cash shortfalls expected to result from defaults over the relevant time horizon. For loan commitments, credit loss estimates consider the portion of the commitment that is expected to be drawn over the relevant time period.

Increases or decreases in the required ACL attributable to purchases and new originations, derecognitions or maturities, and remeasurements due to changes in loss expectations or stage migrations are recorded in provision for credit losses. Write-off and recoveries are recorded against allowance for credit losses.

The ACL represents an unbiased estimate of expected credit losses on our financial assets as at the balance sheet date.

Measurement of expected credit losses

Expected credit losses are based on a range of possible outcomes and consider available reasonable and supportable information including internal and external ratings, historical credit loss experience, and expectations about future cash flows. The measurement of expected credit losses is based primarily on the product of the instrument's probability of default (PD), loss given default (LGD), and exposure at default (EAD) discounted to the reporting date. The main difference between Stage 1 and Stage 2 expected credit losses for performing financial assets is the respective calculation horizon. Stage 1 estimates project PD, LGD and EAD over a maximum period of 12 months while Stage 2 estimates project PD, LGD and EAD over the remaining lifetime of the instrument.

Expected credit losses are discounted to the reporting period date using the effective interest rate.

Expected life

For instruments in Stage 2 or Stage 3, loss allowances reflect expected credit losses over the expected remaining lifetime of the instrument. For most instruments, the expected life is limited to the remaining contractual life.

Assessment of significant increase in credit risk

The assessment of significant increase in credit risk requires significant judgment. Movements between Stage 1 and Stage 2 are based on whether an instrument's credit risk as at the reporting date has increased significantly relative to the date it was initially recognized. For the purposes of this assessment, credit risk is based on the delinquency status.

Use of forward-looking information

The measurement of expected credit losses for each stage and the assessment of significant increase in credit risk considers information about past events and current conditions as well as reasonable and supportable projections of future events and economic conditions. The estimation and application of forward-looking information requires significant judgment.

The PD, LGD and EAD inputs used to estimate Stage 1 and Stage 2 credit loss allowances are modelled based on the macroeconomic variables (or changes in macroeconomic variables) that are most closely correlated with credit losses in the relevant portfolio.

Our estimation of expected credit losses in Stage 1 and Stage 2 is a discounted probability-weighted estimate that considers a minimum of three future macroeconomic scenarios. Our base case scenario is based on macroeconomic forecasts published by our internal economics group. Upside and downside scenarios vary relative to our base case scenario based on reasonably possible alternative macroeconomic conditions.

Scenarios are designed to capture a wide range of possible outcomes and weighted according to our best estimate of the relative likelihood of the range of outcomes that each scenario represents. Scenario weights take into account historical frequency, current trends, and forward-looking conditions and are updated on a quarterly basis. All scenarios considered are applied to all portfolios subject to expected credit losses with the same probability weighting.

Definition of default

The definition of default used in the measurement of expected credit losses is consistent with the definition of default used for our internal credit risk management purposes. Our definition of default may differ across products and consider both quantitative and qualitative factors, such as the terms of financial covenants and days past due. For retail and wholesale borrowers default occurs when the borrower is 90 days or more past due on any material obligation to us, and/or we consider the borrower unlikely to make their payments in full without recourse action on our part, such as taking formal possession of any collateral held. For certain credit card balances, default occurs when payments are

180 days past due. For these balances, the use of a period in excess of 90 days past due is reasonable and supported by observable data on write-off and recovery rates.

The definition of default used is applied consistently from period to period and to all financial instruments unless it can be demonstrated that circumstances have changed such that another definition of default is more appropriate.

Credit-impaired financial assets (Stage 3)

Financial assets are assessed for credit-impairment at each balance sheet date and more frequently when circumstances warrant further assessment. Evidence of credit-impairment may include indications that the borrower is experiencing significant financial difficulty, probability of bankruptcy or other financial reorganization, as well as a measurable decrease in the estimated future cash flows evidenced by the adverse changes in the payments status of the borrower or economic conditions that correlate with defaults.

When a financial asset has been identified as credit-impaired, expected credit losses are measured as the difference between the asset's gross carrying amount and the present value of estimated future cash flows discounted at the instrument's original effective interest rate. For impaired financial assets with drawn and undrawn components, expected credit losses also reflect any credit losses related to the portion of the loan commitment that is expected to be drawn down over the remaining life of the instrument.

Individually assessed loans (Stage 3)

When individually significant loans are identified as impaired, we reduce the carrying value of the loans to their estimated realizable value by recording an individually assessed ACL to cover identified credit losses. The individually assessed ACL reflects the expected amount of principal and interest calculated under the terms of the original loan agreement that will not be recovered, and the impact of time delays in collecting principal and/or interest (time value of money).

Collectively assessed loans (Stage 3)

Loans that are collectively assessed are grouped on the basis of similar risk characteristics, taking into account loan type, geographic location, collateral type, past due status and other relevant factors.

The collectively-assessed ACL reflects: (i) the expected amount of principal and interest calculated under the terms of the original loan agreement that will not be recovered, and (ii) the impact of time delays in collecting principal and /or interest (time value of money).

The expected principal and interest collection is estimated on a portfolio basis and references historical loss experience of comparable portfolios with similar credit risk characteristics, adjusted for the current environment and expected future conditions. A portfolio specific coverage ratio is applied against the impaired loan balance in determining the collectively-assessed ACL.

Write-off of loans

Loans are written off, either partially or in full, when there is no realistic prospect of recovery. Where loans are secured, they are generally written off after receipt of any proceeds from the realization of collateral.

Pre-IFRS 9 accounting policies

The following policies are applicable for comparative period results as at and the year ended October 31, 2017:

Investment securities

Investment securities are classified into the following categories: held-to-maturity (HTM) and available-for-sale (AFS). Management determines the appropriate classification of its investment at the time of purchase.

Securities held-to-maturity

Held-to-maturity investments are investment securities with fixed maturity where management has the positive intention and the ability to hold to maturity. Held-to-maturity investments are carried at amortized cost using the effective interest method, less any provision for impairment.

Securities available-for-sale

Available-for-sale investments are those securities intended to be held for an indefinite period of time, which may be sold in response to needs for liquidity or changes in interest rates, exchange rates or equity prices.

Available-for-sale securities are initially recognized at cost (which includes transaction costs) and are subsequently remeasured at fair value based on quoted market prices where available or discounted cash flow models.

Fair values for unquoted equity instruments or unlisted securities are estimated using applicable price/earnings or price/cash flow ratios refined to reflect the specific circumstances of the issuer. Unrealized gains and losses arising from changes in the fair value of securities classified as available-for-sale are recognized in equity. When the security is sold, the cumulative gain or loss recorded in Other components of equity is included as Net gain (loss) on AFS securities in Non-interest income. When securities become impaired, the related accumulated fair value adjustments previously recognized in equity are included in the income statement as impairment expense on investment securities.

A financial asset reported as investment securities is impaired if its carrying amount is greater than its estimated recoverable amount and there is objective evidence of impairment. The recoverable amount of an investment security instrument measured at fair value is the present value of expected future cash flows discounted at the current market rate of interest for a similar financial asset. For an investment security instrument measured at amortized cost the recoverable amount is the present value of expected future cash flows discounted at the instrument's original effective interest rate.

All purchases and sales of investment securities are recognized at settlement date.

Loans and advances to customers

Loans are non-derivative financial assets with fixed or determinable payments that are not quoted in an active market and which are not classified as AFS. Loans are initially recognized at fair value. When loans are issued at a market rate, fair value is represented by the cash advanced to the borrowers. Loans are subsequently measured at amortized cost using the effective interest method less impairment, unless we intend to sell them in the near future upon origination or they have been designated as at Fair Value through Profit and Loss (FVTPL), in which case they are carried at fair value.

An allowance for credit losses is established if there is objective evidence that we will be unable to collect all amounts due on our loans portfolio according to the original contractual terms or the equivalent value. The allowance for credit losses is increased by the impairment losses recognized and decreased by the amount of write-offs, net of recoveries. The allowance for credit losses is included as a reduction to Loans and advances to customers, net. We assess whether objective evidence of impairment exists individually for loans that are individually significant and collectively for loans that



Consolidated Financial Highlights

October 31, 2018 (continued)

A. Significant accounting policies

Loans and advances to customers (continued)

are not individually significant. If we determine that no objective evidence of impairment exists for an individually assessed loan, whether significant or not, the loan is included in a group of loans with similar credit risk characteristics and collectively assessed for impairment. Loans that are individually assessed for impairment and for which an impairment loss is recognized are not included in a collective assessment of impairment.

Allowance for credit losses represent management's best estimates of losses incurred in our loan portfolio at the Consolidated Statement of Financial Position date. Management's judgment is required in making assumptions and estimations when calculating allowances on both individually and collectively assessed loans. The underlying assumptions and estimates used for both individually and collectively assessed loans can change from period to period and may significantly affect our results of operations.

Impaired loans (specific allowance)

Loans which are individually significant are assessed individually for objective indicators of impairment. A loan is considered impaired when management determines that it will not be able to collect all amounts due according to the original contractual terms or the equivalent value.

Individually assessed impaired loans

Credit exposures of individually significant loans are evaluated based on factors including the borrower's overall financial condition, resources and payment record, and where applicable, the realizable value of any collateral. If there is evidence of impairment leading to an impairment loss, then the amount of the loss is determined as the difference between the carrying amount of the loan, including accrued interest, and the estimated recoverable amount. The estimated recoverable amount is measured as the present value of expected future cash flows discounted at the loan's original effective interest rate, including cash flows that may result from the realization of collateral less costs to sell. Individually assessed impairment losses reduce the carrying amount of the loan through the use of an allowance account and the amount of the loss is recognized in Impairment losses on loans and advances in our Consolidated statements of income and other comprehensive income. Following impairment, interest income is recognized on the unwinding of the discount from the initial recognition of impairment.

Significant judgment is required in assessing evidence of impairment and estimation of the amount and timing of future cash flows when determining the impairment loss. When assessing objective evidence of impairment we primarily consider specific factors such as the financial condition of the borrower, borrower's default or delinquency in interest or principal payments, local economic conditions and other observable data. In determining the estimated recoverable amount we consider discounted expected future cash flows at the effective interest rate using a number of assumptions and inputs. Management judgment is involved when choosing these inputs and assumptions used such as the expected amount of the loan that will not be recovered and the cost of time delays in collecting principal and/or interest, and when estimating the value of any collateral held for which there may not be a readily accessible market. Changes in the amount expected to be recovered would have a direct impact on the Impairment losses on loans and advances and may result in a change in the allowance for credit losses.

Collectively assessed impaired loans

Impaired loans which are individually insignificant are collectively assessed for impairment. For the purposes of a collective evaluation of impairment, loans are grouped by type and management judgment is applied to estimate losses based on historical loss experience, which takes into consideration historical probabilities of default, loss given default and exposure at default, in portfolios of similar credit risk characteristics. Future cash flows in each group of financial assets that are collectively evaluated for impairment are estimated on the basis of historical loss experience for assets with credit risk characteristics similar to those in the group. As we have determined that the Bank has insufficient loss experience, we use peer group experience for comparable groups of financial assets held by an affiliated bank. The estimated recoverable amount is measured as the present value of expected future cash flows discounted at an estimated average yield, over an assumed workout period. Collectively-assessed impairment losses reduce the carrying amount of the aggregated loan position through an allowance account and the amount of the loss is recognized in Impairment losses on loans and advances. Following impairment, interest income is recognized on the unwinding of the discount from the initial recognition of impairment. The methodology and assumptions used to calculate collective impairment allowances are subject to significant uncertainty, in part because it is not practicable to identify losses on an individual loan basis due to the large number of individually insignificant loans in the portfolio, and significant management judgment is applied. Changes in these assumptions would have a direct impact on the Impairment losses on loans and advances and may result in material changes in the related Allowance for credit losses.

Unimpaired loans (general allowance)

Loans which are not impaired are collectively assessed for impairment. For the purposes of a collective evaluation of impairment the collective impairment allowance is determined by reviewing factors including: (i) historical loss experience of the Bank in recent years, and (ii) management's judgment on the level of impairment losses based on historical experience relative to the actual level as reported at the Consolidated Statement of Financial Position date, taking into consideration the current portfolio credit quality trends, business and economic and credit conditions, the impact of policy and process changes, and other supporting factors. Portfolio level historical loss experience is adjusted based on current observable data to reflect the effects of current conditions that did not affect the period on which the historical loss experience is based and to remove the effects of conditions in the historical period that do not currently exist. The methodology and assumptions used for estimating future cash flows are reviewed annually to reduce any differences between loss estimates and actual loss experience. General impairment losses on loans not yet identified as impaired reduce the carrying amount of the aggregated loan position through an allowance account and the amount of the loss is recognized in Impairment losses on loans and advances. Following impairment, interest income is recognized on the unwinding of the discount from the initial recognition of impairment. The methodology and assumptions used to calculate general impairment allowances are subject to uncertainty, in part because it is not practicable to identify losses on an individual loan basis due to the large number of individually insignificant loans in the portfolio.

Significant judgment is required in assessing historical loss experience, the loss identification period and its relationship to current portfolios including delinquency, and loan balances; and current business, economic and credit conditions including industry specific performance, unemployment and country risks. Changes in these assumptions would have a direct impact on the Impairment losses on loans and advances and may result in material changes in the related Allowance for credit losses.

Write-off of loans

Loans and the related impairment allowance for credit losses are written off, either partially or in full, when there is no realistic prospect of recovery. Where loans are secured, they are generally written

off after receipt of any proceeds from the realization of the collateral. In circumstances where the net realizable value of any collateral has been determined and there is no reasonable expectation of further recovery, write off may be earlier. For credit cards, the balances and related allowance for credit losses are written off when payment is 180 days in arrears.

Statutory and other regulatory loan loss reserve requirements that exceed these amounts are dealt with in the general banking risks' reserve as an appropriation of retained earnings.

The allowance which is made during the year, less amounts released and recoveries of bad debts previously written off, is charged against the income statement. When a loan is deemed uncollectible, it is written off against the related allowance for losses.

Other significant accounting policies

Cash and due from banks

Cash and due from banks includes balances due from associated and affiliated companies.

Customer liability under acceptances/acceptances outstanding

Customers' liability under acceptances/acceptances outstanding are not recorded on the statement of financial position in the statutory consolidated financial statements, but are required disclosures under the Provisions for the Disclosure of Consolidated Financial Highlights of Domestic Banking Institutions. Such amounts include Letters of Credit and Guarantees.

Occupancy expenses

Occupancy expenses include rent on premises, depreciation and maintenance of premises and taxes.

B. Specification of accounts

This specification is an extract of the most important accounts derived from the statutory financial statements.

	As at 31 October	
	2018 ANG	2017 ANG
I. Assets		
Securities		
FVTPL	19,371	-
FVOCI	4,020	-
Available for sale	-	292,469
At amortised cost	224,998	14,546
Net securities	<u>248,389</u>	<u>307,015</u>
Loans and advances to customers		
Retail customers	925,636	906,178
Corporate customers	612,320	645,022
Public sector	518	595
Total loans and advances	1,538,474	1,551,795
Less allowance for loan losses	(92,327)	(137,632)
Net loans and advances	<u>1,446,147</u>	<u>1,414,163</u>

In the absence of specific information about any individual loan, a qualitative assessment of the St. Maarten portfolio was undertaken in September/October 2017 to estimate losses arising from the destruction caused by the hurricanes. As a result of this assessment, we have increased the general allowance for impairment losses as of October 31, 2017 to ANG 95 million. The included overlay, reflecting our current estimate of the incurred losses as a result of these hurricanes, was determined based on preliminary reports of estimated damage and historical experience of Hurricane Ivan's impact on an affiliated entity in Grenada in 2004. At that time, we observed a 7 times increase in non-accrual loans ("NPL"), which has been used as a reference point for calculating the overlay. To quantify our estimate, we relied upon two significant assumptions: Probability of Default and Loss Given Default. We adjusted both assumptions upward from that indicated by our historical experience, drawing on the hurricane Ivan experience in Grenada and the historical experience in both islands, to estimate the increased losses as a result of the hurricanes.

The allowance for loan losses presented reflects management's best estimate of incurred losses based on the information available at the time of this report. The eventual loan write-offs as a result of these hurricanes could be materially different from the amount reserved as of October 31, 2017, given the significant inherent uncertainty and lack of information available to determine more accurate estimates.

During fiscal 2018, a specialized team was established in St. Maarten, with the primary objective of directly contacting clients to confirm employment and debt servicing capacity in order to complete a file-by-file analysis. The firm Nationwide Appraisal Services (NAS) was engaged for updated appraisals to be completed during 2018. These efforts were undertaken to obtain empirical information to support damages to real property/collateral and insurance coverage. An assessment leveraging the detailed information collected via these channels, delinquency trends following the expiration of the payment relief plan which was fully wound down February 2018, the quality of the loan portfolio, and experiences from neighbouring Dutch Caribbean entities were all inputs into the allowance calculation for October 31, 2018.

Following the end of the payment relief plan a bad debt rate was constructed to proxy delinquency. A stringent test was developed to determine the proportion of customers that missed at least one payment over the six months following the payment relief plan (March – August 2018). Making six continuous monthly payments demonstrated a customer's financial resilience and ability to pay. The estimated credit losses were determined by the Loss Given Default, Utilization Given Default, and by applying forward looking factors to the bad rate proxy for Probability of Default.

Given reasonably possible changes to these assumptions, such as resumption of normal business activity, potential alternative loss scenarios resulting from actual insurance coverage, government support, and property damage, results may vary materially from our expectations.

	As at 31 October	
	2018 ANG	2017 ANG
II. Liabilities		
Customers' deposits		
Retail customers	1,080,018	1,156,844
Corporate customers	1,348,672	1,518,807
Other	97,069	90,634
Total customers' deposits	<u>2,525,759</u>	<u>2,766,285</u>

Parlamentario Edgard Vrolijk (MEP):

‘Politica di AVP ta di dividi pueblo pa asina por haci y deshaci cu propiedad y placa di pueblo con cu nan kier’



ORANJESTAD - Awe un biaha mas pueblo ta wak cu prueba con partido AVP ta hiba un politica

basa riba engaño y trata na crea rabia riba hende y kibra nan imagen den comunidad. Pueblo por wak

e carta dirigi na parlamento caminda ta para cu niun momento so Embahada Hulandes ni Dimas a manda carta pa Endy Croes unda lo investig’e pa Mensenhandel.

E modus operandi aki nos a conoce caba den pasado y ta mesun manera awendia nan ta purba hiba e politica aki di dividi pueblo pa asina por haci y deshaci cu propiedad y placa di pueblo con cu nan kier pasobra pueblo ta bezig ta wak otro y alabes odia otro na luga di wak kico ta pasando riba nos isla.

Robert Candelaria

Mi por a spera esey di Arthur Dowers pasobra su persona ya ta conoci di pasado con a stigmatiza hendenan drechi y nan famia pa por a yega na poder y na mes momento por

a probecha y regla su esposa e posibilidad di por genera hopi placa door di su bufete di abogado. Pero di Robert Candelaria cu ta cana tur caminda profila su mes como e bon samaritano y salvador di mundo pero a bin resulta di ta un mentiroso y instigado grandi. Unda cu su persona cu conocimiento amplio di husticia ta presta su mes pa purba manipula, gaña y crea rabia riba hende. Pero mi a kere cu kisas Candelaria den un momento di debilidad por a cay pa tuma un puesto di director di Directie Scheepvaart sin a pasa e procedura di solicita, pero realidad ta cu Candelaria ta un sinberguensa grandi cu pa yega na poder ta capaz di gaña, dañá imagen di hende.

Manifestacion

Un manifestacion ta un

derecho pero mester por ser hustifica. Y pueblo mes por a wak e mini manifestacion y esaki ta un muestra di desaprobacion pa Mike Eman cu mi ta keda yama un cobarde cu a nenga di bira formado y a nenga di bay parlamento pero ta prefera di keda afo ta grita, haci mahos y purba dividi nos pueblo na luga di bin parlamento bin defende su ex maneho desastroso. Y sigur e manera con vulgar tabata grita y un ex minister Mike de Meza cu pa mi persona a bin bou influencia sea di alcohol of otro substancia prohibi, a duna pueblo y sigur esunnan cu a sostene AVP den e ultimo eleccion ainda mas berguensa y hopi a tuma contacto cu mi persona pa expresa nan mes cu AVP nunca mas nan lo sostene.

Parlamentario Endy Croes (MEP):

‘No tin ningun carta di Embahada Hulandes ni di Buitenlandse Betrekkingen ni tampoco Dimas’

ORANJESTAD - Di acuerdo cu parlamentario Endy Croes parlamento a ricibi contesta oficial di gobierno alrespecto un carta di Dowers data 9 di april 2019. Nos tur por corda con Dowers, Benny Sevinger, Richard Arends y Candelaria a arma ful un show dilanti porta di Parlamento. Eynan hunto

cu Speed, e vocero di Mike Eman, a crea ful un sensacion cu un carta di Embahada Hulandes lo a drenta unda posiblemente ta acusa parlamentario Endy Croes di mensensmokkel.

Como cu ta den e siman cu AVP tabata buscando un sensacion pa ranca hende pa nan manifestacion kisas nan a

pensa cu esaki por ta un target pa nan exito. Sinembargo pueblo a muestra di ta hopi mas inteligente y a percura pa no laga e manipulacionnan di AVP traha sin mas. Parlamentario Endy Croes a sali splica ampliamente den prensa alrespecto ASB (Aruba Softball Bond). Pues absolutamente ta rechasa e actitud y acusacionnan di AVP.

Parlamentario Croes ta cuestiona si con AVP den un periodo cortico asina por a yega na conclusionnan asina erroneo. Pero esaki nos atende cu ne mas despues. Desde 9 di april cu e carta di Dowers y AVP a drenta parlamento solicitando pa un supuesto “carta” di Embahada Hulandes, parlamento a dirigi esaki mesora mediante canalnan oficial pa prome minister.

Dia 15 di April a drenta un carta Parlamento como contesta oficial di gobierno unda ta splica cu gobierno a verifica cu tanto Directie Buitenlandse Betrekkingen (DBB) y tambe DIMAS unda ambos a confirma cu ningun di dos a ricibi un “carta” di Embahada Hulandes contra parlamentario Croes riba e tematica aki. Parlamentario Croes ta aclará asina e asunto aki.

SETAR ta informa cu en conexion cu diabierna Santo y di dos dia di Pasco di Resurreccion tur Teleshop y Setar Store ta sera:

**Diabierna dia 19 di april 2019
Diasabra dia 21 di april 2019
Dialuna dia 22 di april 2019**

E kiosk na Airport y Contact Center ta keda duna servicio orario normal.

SETAR



Reunion General di miembresia di SV Universal pa eligi directiva

ORANJESTAD - Esaki ta un yamada pa un reunion general di miembro di Sport Vereniging Universal di e bario di Pos Chiquito y Sabana Basora.

E reunion general aki mester a tuma luga, segun statuut, prome cu 31 di januari di cada aña. Si no logra esaki, e mester tuma luga den e prome kwartaal. Basa riba esaki Presidente di SV Universal Rafael "Leo" Figueroa cu

Edwin Lopez, ex presidente y un persona di hopi experiencia, a tene diferente combersacion y asina a palabra cu lo haci tur lo posibel pa cumpli cu e regla aki. Basa riba e palabracion aki, ta yama un reunion general di SV Universal pa diamars, 30 di april, 2019, pa 7'or di anochi.

Un invitacion ta bay na tur persona cu ta registra como miembro di SV Universal pa acudi na e reunion impor-

tante aki, ya cu pa e pueblo di Pos Chiquito y Sabana Basora ta importante pa sigui cu e intencionan pa trata di lanta e team di SV Universal bek. P'esey ta masha importante pa hungadonan di e ekipo aki tambe acudi na e reunion importante.

Tin mester di hopi hende di e bario pa yuda pone e team y e club aki bek den su gloria. Mester di personanan pa yuda como boluntario pero

tambe mester di candidato pa forma parti di e directiva. Niun hende kier pa e team y e club dispare. Abo cu a forma parti di e team den pasado of di e directiva, encurasha bo yiu of nietonan pa bin duna un man. Trece nan pa cera conoci cu e orguyonan di e bario. Ban cera cabes, SV Universal mester di ayudo di e ex hungadonan y nan famia pa lanta e team bek.

For di awor caba tur hende

por cuminsa contact cu Edwin Lopez na 5669292 pa mira con abo por contribui pa lanta bek e orguyo di nos bario. Tambe por candidatonan por manda nan nomber pa sr. Leo na 5976589.

Dia di e reunion registro di e lista di presencia ta cuminsa for di 6.30 di atardi.

Papa Francisco ta pidi pa hombernan resa rosario

ORANJESTAD - Diadomingo 21 di april 2019 pa 4.30 na misa di Santa Filomena na Paradera resamento di rosario.

Grupo "hoben y homber den accion pa resa rosario". Apostolado Mundial di Fatima " ta invita tur hende homber y hobennan di Aruba pa resa rosario pa tranquilidad den nan hogar y na nan trabou. Papa Francisco ta haci enfasis pa hoben y hombernan resa e Santo Rosario fervientemente . Nos tin custumber di colga un rosario dilanti den nos auto, y colga un rosario na nos garganta pa sinti nos mes cu siguransa y nos ta hacie cu fe, pa proteccion pa nos mes y pa nos famia. Esey no ta kita cu no tin desgracia, pero cu fe nos ta sali for di nos cas y pa regresa cu tranquilidad den nomber di Dios.

Diadomingo awor Pasco Grandi 21 di april pa 4.30or di atardi. Den misa di Santa Filomena Paradera nos ta cuminsa cu resa Santo Rosario Misterio Glorioso y ta sigui cu oracion y canto na honor di Inmaculada Curason di Mama Maria. Despues tin Santo Sacrificio di misa pa cera e dia di Señor. Hende muhenan den silencio ta compaña e hombernan den nan oracion

Cu Dios drama su bendiciona riba tur hoben y hombernan di Aruba y mundo henter.



Duana lo ta cera riba diabierna santo y di dos dia di Pasco grandi

ORANJESTAD - Departamento di Aduana ta anuncia cu e oficinanan di Duana lo ta cera riba diabierna santo dia 19 di april y di dos dia di Pasco grandi, dialuna 21 di april. Tur servicio pa clientenan y publico en general lo continua riba diamars 22 di april venidero desde 7.30or di mainta.

Departamento di Aduana Aruba ta desea tur cliente, partnernan y pueblo en general un feliz dia di Pasco grandi.



Dia 30 di april ta ultimo dia pa entrega peticion pa VUT

ORANJESTAD - Departamento Recurso Humano (DRH) ta informa lo siguiente: Gobierno a reactiva e Ley pa Retiro Boluntario entrante 1 di maart 2019.

Entre 1 di maart 2019 te cu 30 april 2019, e personal di Gobierno tin e oportunidad pa entrega un peticion pa retiro boluntario. DRH ta haci un yamada riba tur cu ta interesa cu pa ainda entrega nan peticion no mas laat cu 30 di

april.

Pa mas informacion por yama DRH na 522-9999, por manda un e-mail na vut2019@drh.gov.aw of por pasa personalmente pa haci un afspraak.

BNDIA
ARUBA

**Ora di
STUUR
pone bo
cel abou**

**E text
por
warda
Bo
bida
NO**



C'est la vie

Een bijzonder mens is van ons
heengegaan.
Mijn lieve echtgenoot, een lieve vader,
trotse opa
en een zorgzame broer



Hubertus Hendrikus Verhelle
beter bekend als Hub
*18-11-1945 - 12-4-2019

Liefdevolle echtgenoot van
Iris Dellanira Verhelle Castillio

Vader, schoonvader en opa
van
Ruud, Cristy, Marijn, Ties en Floor
Verhelle
Suzanne, Baldwin, Bram en Tim van
Hest-Verhelle

Broer en zwager van
Jo en Marij Verhelle

Overige familieleden
Radha Iris Robert
Iris Marlene Robert, Zoe en Max Eman
Johnny, Keanu, Ishon, Eva, Christian en
Dalecia Robert
Raysa, Otrim, Ciel en Izhar Nogera

Het condoleren zal plaatsvinden op
woensdag 17 april van 19:00-21:00 uur in
Aurora Funeral Home
De afscheidsbijeenkomst zal
plaatsvinden op donderdag 18 april
van 9:00-11:00 uur in Aurora Funeral
Home

Gelieve geen bezoek meer na de
afscheidsbijeenkomst

Liever geen bloemen maar een donatie
aan de KWF kankerbestrijding. Hiervoor
staat een collectebus in de aula.



Lagrima y flornan por seca,
Su recuerdonan y tur loke ela haci y
significa pa nos
lo keda graba pa semper den nos mente y
curazon.
Cerca Dios mi alma ta na paz, ta di dje mi
salbacion ta bini Salmo 62:1



Estefania Ninita Wever-Croes
viuda di Pedro P. Wever
*26 december 1930 - 13 april 2019

Na number di su:

Yiunan:

Francisca y Eddy Montero-Wever
Marcela y Theo Statie-Wever
Regina y Franklin Croes-Wever
Ricardo Wever
Mary y Rudy Greaux-Wever
Rudy Wever
Betty y Gilbert Arends-Wever
Ronald y Carmen Wever-Castillo

Nieta manera yiu: Lilian v.d. Linden

Stima manera yiu: Luisa Irausquin-Stamper y famia
Nietonan: Omar y Wendy Montero-Feliciana, Lisa y
Cliff Paula-Montero,
Jeremy y Jenny Croes-Brete, Noemy y Demis Illes-
Croes, Shariska Wever,
Derrick y Diana Wever-Reyes, Gerrick Wever, Kevin
Wever, Argenis Greaux,
Charline y Manuel Martis-Greaux, Shawn Arends

Bisanietonan:

Nyla Montero y Zayon Yanez, Ediomar y C-Jay Paula,
Jake y Javic Croes, Damon y Daynah Illes, Shalex
Luysterburg, Dylan Wever y Yulieth Barrera, Rosalinah
Wever, Darlene, Jioscar, Kendra y Lenny Greaux

Rumannan: Colay Croes y famia, Lica Solognier-
Croes y famia,

Nemencio Croes, Alida y famia, Mario, Chela Croes-
Ras y famia, Chenda Croes y famia, Ina Lopez-Croes y
famia, Jacinto, Mena Croes-Martijn y famia

Swa y cuñanan cu ya a bay sosega:

Juan Wever y famia, Isenia Kock-Wever y famia,
Ricardo Wever y famia

Francisco Wever y famia, Leandro Wever y famia

**Sobrino y sobrinanan stima, comer y compernan,
ihanan, primo y primanan y demas famia na
Hulanda y Puerto Rico.**

**Señora Lourdes v.d. Griend-Stamper y tur su
amiganan di Grupo Flor di Brazil, bisña y
amistadnan, tambe di Corsou y Punto Fijo.**

Demas famia: Wever, Croes, Montero, Statie, Greaux,
Arends, Castillo, Kock, Solognier, Ras, Lopez,
Martijn, Osorio, Martis, Illes, Paula, Brete, Van der
Linden, Feliciana y Reyes.

**Ta invita pa acto di despedida cual lo tuma lugar
na Royal Funeral Home diahuebs 18 di April 2019
di 9 or pa 11 or di mainta. Cremacion lo tuma lugar
despues. Condolencia lo tuma lugar diaranson 17
di April 2019 di 7 or pa 9 or di anochi.**

Nos disculpa si den nos dolor, nos lo por a lubida di
menciona algun famia.

Nos ta lamenta cu despues di entiero nos no ta ricibi
bishita di condolencia na cas.

Lo tin un box disponibel pa donacion pa su grupo di
Flor di Brazil.



Señor ta mi wardador, mi tin falta di nada
Den cunucu di yerba berde e ta ponemi sosega.

E ta hibami na awa tranquil,

Pa mi bolbe haña forza

Salmo: 23

Nos ta anuncia fayecimento di:



Pantaleon Adi Engelhart
*27-07-1928 - 17-04-2019

Acto di entiero lo wordo anuncia
despues



Señor ta mi wardador, mi tin falta di nada
Den cunucu di yerba berde e ta ponemi sosega.

E ta hibami na awa tranquil,

Pa mi bolbe haña forza

Salmo: 23

Nos ta anuncia fayecimento di:



Verona Geerman

Mihor conoci como: Vera

*29-04-1934 (Aruba) - 15-09-2018 (U.S.A.)

Na number di su:

Yiunan: Brenda Geerman y famia

Lilian Geerman y famia

Erdwina Geerman y famia

Ta invita famia, amigo(a)-, conociman pa e acto
di despedida cu lo tuma lugar diahuebs 18 di
april 2019 di 7 or pa 9 or di anochi na Aurora
Funeral Home.



Paardenbaastraat 10, Oranjestad, Aruba Tel.: (297) 525 - 7555
www.lottoaruba.com
Resultado di Sorteo 17 Apr 2019 Anochi

CATOLCHI
Sorteo # 6760
5688
1966
7770
BIG 4
Sorteo # 5804
2916
OFF
Sorteo # 509
7147
ZODIAC
Sorteo # 4563
7478
Virgo
KORSOU
Sorteo # 2384
2346
9093
7194

LOTTO 5	01-02-04-21-34
Sorteo # 1993	Joker 8 Letter C
0x Jackpot	
0x Match 4+	
4x Match 4	120.000,-
100x Afl. 12,00	

LOTTO DIA	14-15-17-23-29
Sorteo # 4739	Proximo Jackpot
0x Jackpot	
5x Match 4	53.000,-
90x Afl. 8,00	

MINI MEGA	
Sorteo #	Mega Ball
0x Jackpot	
0x match 4	
0x Afl. 500,00	270.000,-
0x Afl 50.00	
0x Afl.15,00	

MINI MEGA PLUS	Afl. 370.000,-
-----------------------	-----------------------



DIARIO 5348-4858-7210

SUPER 4 7047

FLAMINGO 8410-7179-8074

Paardenbaastraat 10, Oranjestad, Aruba Tel.: (297) 525 - 7555
www.lottoaruba.com

Resultado di Sorteo 17 Apr 2019 Merdia

CATOLCHI
Sorteo # 2537
7150
6895
5758
BIG 4
Sorteo # 2537
0733
OFF
Sorteo # 593
3035
ZODIAC
Sorteo # 2537
6944
Scorpio

LOTTO 5	
Sorteo #	Joker Letter
0x Jackpot	
0x Match 4+	
0x Match 4	110.000,-
0x Afl. 12,00	

LOTTO DIA	
Sorteo #	Proximo Jackpot
0x Jackpot	
0x Match 4	52.000,-
0x Afl. 8,00	

MINI MEGA	
Sorteo #	Mega Ball
0x Jackpot	
0x match 4	
0x Afl. 500,00	270.000,-
0x Afl 50.00	
0x Afl.15,00	

MINI MEGA	Afl. 370.000,-
------------------	-----------------------



Aries

Bo tawata traha hopi duro y pa hopi tempo largo a yega tempo pa bo duna bo curpa un descanso, amor suerte y placa ta batiendo na bo porta ta tempo pa bo inverti y demostra bo capacidad financiero bo number di suerte pa awe ta : 7, 29, 18, 10, 45, 15



Tauro

Bo ta bay tin un hende hopi importante cu ta bin bishita bo, e por ta un socio of un persona cu ta prepara pa pone pasonan firme den bo bida financiero. Esaki ta un momento di pensa bon y pone bo mente y enfoca ariba locual bo kier y bay pe exito ta den bo caminda Tauro. Bo number di suerte pa awe ta: 16, 30, 19, 11, 46, 8



Geminis

E temporada aki mester ta un temporada di alegria den bo bario y ta tempo pa bo pordona y lubida pasado y cuminsa un epoca nobo y limpi esaki ta pa habri bo caminda cu ta yena di e flor di abundancia y amor. Bo number di suerte pa awe ta : 11, 31, 20, 12, 1, 9



Cancer

Esaki ta un bon dia pa bo medita of haci estudio spiritual pa drecha bo aura mirando cu e aña aki cos nan no a bay di e bon pa bo Cancer pero e aña aki tin un cambio grandi pa bo cancer. Bo number di suerte pa awe ta: 31, 32, 21, 13, 2, 10



Leo

Awe e relacion cu bo tin cu bo amigo amiga casa yiu of bisña of estrenonan mester ta di un manera hopi alegre y positivo mirando cu bo suerte ta cambiando sea cauteloso den e dianan aki bo number di suerte pa awe ta: 46, 33, 22, 14, 3, 11



Virgo

Ta temporada di reflexion y di duna pas pa esey ta e temporada pa abo Virgo duna pordon pa asina habri bo luna exitoso y yena cu abundancia, bo number di suerte pa awe ta: 8, 34, 23, 15, 4, 12



Libra

Bon noticia pa bo libra despues di basta tempo ta bay yega na bo un persona di otro pais y trece e cos cu tanto bo ta desea sea honesto cu bo mes y habri bo wowo pa asina e amor y luz cu e strea ta trece pa bo na abundancia. Bo number di suerte pa awe ta: 16, 35, 24, 19, 5, 13



Scorpio

Un aumento di salario ta trece hopi felicidad pa bo y por haci pa bo sinti bo mes bon den bo cas. Bo energia por causa un poco cansancio awe pero sea trankilo esaki ta algo cu ta pasa normal bo number di suerte pa awe ta: 25, 36, 30, 17, 6, 14



Sagittario

Pasenshi semper a brinda cu exito y pa esey den e dianan aki bo mester tin hopi pasenshi mirando cu bo ta drentando den un epoca di cambio pa bo bida esaki ta trece e inkietud y instabilidad den bo pero sea trankilo esaki ta temporal. Bo number di suerte pa awe ta: 41, 37, 26, 18, 7, 15



Capricornio

Un raspando di colornan ta briya den bo caminda esey ta e anuncio di positivista y suerte na abundancia controla bo emocionnan y tene cuidou cu carter a preto hasa e colo cora cu ta e yabi di bo suerte. Bo number di suerte pa awe ta: 43, 38, 27, 19, 8, 16



Aquario

E exitonan den bo careda ta exitonan cu ta inspira bo sigui lucha pa un careda miho y e exitonan ta habri ful nan porta pa exito di entrada pa 2014 esaki ta trece un positivismo exitoso pa bo Acuario; bo number di suerte pa awe ta: 12, 39, 28, 20, 9, 17



Pisces

E personanan cu ta rond di bo e temporada aki ta pa duna bo e sosten y e amor pa asina dunado e positivismo cu bo tin mester, sea trankil Piscis mirando cu bo tin un cambio den bo bida. Bo number di suerte pa awe ta :21, 40, 29, 24, 10, 18



Cas Di Cultura

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297-582-1010

F A D A

Campanastraat 5 Aruba
297-583-2999
297-583-9610

F A V I

Primavera 233 Aruba
297-582-5051
297-582-5222

F E P O

Engelandstraat 15 Aruba
297-583-1016
297-583-6607

**Fundacion Hende
Muhe den dificultad**
Tel: 583-5400

Fundacion Autismo Aruba

Irenestraat 21 Aruba
297-588-1179

Fundacion Pa Nos Muchanan

Cumana 2 Aruba
297-583-4247

Fundacion Tel Pa Hubentud

Wilhelminastraat 19
Aruba
297-588-6138

Koningin Wilhelmina Fonds

Spinozastraat 9 Aruba
297-582-0412

Mary Joan Foundation

Sabana Blanco 8 Aruba
297-588-9999

Ned Rode Kruis

Perdo Gallegostraat 14
Aruba

297-588-3376

Famia Planea (SBVO)

Avenida Milio J Croes 17
B Aruba

297-588-9591

www.famiaplanea.org
famiaplanea@hotmail.com

Stichting Fundacion Guia Mi

George Madurostraat 34
297-582-0088

Y M C A

Calbasstraat 1 Aruba
297-582-3072

AL-ANON group

Sabana Liber #8, Noord
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Dokter na warda



Oranjestad

Hospital
7:00 pm / 10:00 pm

San Nicolas

IMSAN
24 ora

Botica na warda

Oranjestad:
Centraal
Tel. 585 8077

San Nicolas:
Centro Medico
Tel. 584 5794

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Oranjestad Aruba

Tel: 587-5900

Fax: 587-1928

E-Mail: tas@setarnet.aw



Schedule april 2019

			ARR	DEPT	BERTH
WED	17	MONARCH	06.30	15.30	B
		FREEDOM OF THE SEAS	07.00	23.00	C
		FREEWINDS	06.00	****	E
THU	18	NAVIGATOR OF THE SEAS	06.00	18.00	B
		SERENADE OF THE SEAS	08.00	23.59	C
FRI	19	ZAANDAM	08.00	23.00	C
SAT	20	MARELLA CELEBRATION	08.00	22.00	C
SUN	21	FREEWINDS - DEPT.	****	23.15	E
MON	22	REGATTA	12:00	22:00	B
		CARNIVAL SUNSHINE	13.00	22.00	C

EMERGENCIA

911

POLIS

Oranjestad	100
San Nicolas	104
Santa Cruz	105
Noord	107
Tip Line	11141
Brandweer	115
Ambulance	911
Hospital	527-4000
Imsan	524-8833
Warda Costa	913
Seguridad Nacional	11911
Cruz Cora	582-2219

Aloe	584-4606
4 Centro Medico	584-5794
Central	585-1965
Dakota	588-7364
Del Pueblo	582-1253
Eagle	587-9011
Kibrahacha	583-4908
Maria	585-8145
Di Servicio Noord	586-4606
Oduber	582-1780
Paradera	588-6638
San Lucas	584-5119
San Nicolas	584-5712
Santa Anna	586-8181
Santa Cruz	585-8028
Sero Preto	584-4833
Trupial	583-8560

UTILIDAD

Setar	117
Web	525-4600
Elmar	523-7147

FUNERARIA

Aurora	588-6699
Ad Patres	584-2299
Olive Tree	584-8888
Royal Funeral H.	586-4444

Centrale Bank van Aruba Daily Exchange Rates - 04/17/2019



Currency ¹	Buying from Public ²	Buying from Public ³	Selling to Public
ANG	98.00	100.00	100.20
ANG1 ⁴	-	-	100.00
USD	1.77	1.78	1.80
CAD	1.31	1.33	1.35
CHF	176.31	177.03	177.83
GBP	2.26	2.31	2.37
JPY	157.63	159.07	160.67
EUR	199.64	201.46	203.49
DKK	26.00	26.72	27.52
NOK	20.01	20.73	21.53
SEK	18.27	18.99	19.79

For amounts up to Afl. 100,000

Pronostico di Tempo

Tempo:

Levemente te parcialmente nubia y no ta spera awasero di importancia.

Temperatura maximo 31 grado Celsius temperatura minimo 26 grado Celsius.

Bahada di solo : 6:52pm subida di solo : 6:26am.

Biento:

Moderate te basta fuerte for di direccion oost; forsa 4 te

5 (20 te 39 km/ora, 11 te 21 nudo) den dia fuerte te posiblemente duro den rafaga; forsa 6 te 7 (40 to 61 km/hr, 22 te 33 nudo).

Situacion general di tempo:

Den proximo 24 ora no ta spera cambianan significante den e tipo di clima cu ta reinando actualmente den region local. Pa e motibo aki no ta spera awasero di importancia.



Condicion di lama:

Olanan di lama lo ta for di direccion oost cu altura di 4 te localmente 6 pia. Ta sugeri ocupantenan di boto chikito pa procede cu cautela riba lama habri.

Facultad di hospitalidad y turismo di Universidad di Aruba ta anuncia ganadonan di e rifa "FHTMS 2019"

4. Palm Island full-day pass for 2 adults: Dakota Shopping Paradise -- #25089
5. Sunset Cruise Palm Pleasure: Sue Ann Coffie -- #17818
6. UTV by Fofoti: Frinda -- #26127
7. Dinner for two Sea Salt Rest.: Zabrina Soliana -- #28557
8. Dinner for two Old Fisherman's Rest.: John Leurs -- #05860
9. Brunch for two Hyatt Regency Aruba: MaryAnne Bislick -- #00846
10. Dinner for two Faro Blanco Rest.: M.E. Ho-Kang-You -- #19870
11. Dinner for two Red Parrott Rest.: Ronald Lopez -- #16560
12. Dinner for two Palm Grill Rest.: Grant Thornton -- #30560
13. \$100 Gift Certificate Wine & Dine: Herve Ruiz -- #02751
14. \$100 Gift Certificate Wine & Dine: Cornelia Martijn -- #11026
15. Gift Certificate Trash by Ronchi: Edward Schoop -- #06826
16. Make-up and hair by Endy Croes: Hilton Aruba Caribbean -- #13442

Premionan por wordo busca na Recepcion di Universidad di Aruba entrante diaranson 24 di april entre 8am - 12pm y 1pm-5pm.



ORANJESTAD - Diabierna dia 12 di april, den presencia di Darlene Alias y Juf. Rushella Tromp, hunto cu studiantenan y docentenan di e Facultad di Hospitalidad y Turismo di Universidad di Aruba (FHTMS), a saca e 16 ganadonan di nan rifa. Staf y studiantenan di FHTMS kier gradici tur e sponsornan y comunidad henter di Aruba cu a aporta na recauda e fondonan aki pa asina realisa e meta di e studiantenan uno exitoso. Aki e resultado:

1. Weekend stay Ritz Carlton Aruba: Pinchos Grill -- #05929
2. Weekend stay Aruba Marriott: Stacy Hassell -- #08155
3. Weekend stay La Cabana Beach Resort: Diana Luidens -- #20009

Sunrise funwalk na sunrise city

ORANJESTAD - Little League Softball conhuntamente cu Aruba paraolympics committee ta organisando un Sunrise Funwalk dia 20 di april na Seroe Colorado.

Esaki ta e tercer edicion di e Fun walk aki. E biaha aki nos ta invitando tur teenager tambe pa furma nan grupo

di 3 pa participa den e funwalk bingo.

Lo tin 3 categoria durante di e funwalk aki. E grupo di coredo cu vanzelf ta participa coriendo lo haya premio.

Lo tin pa teens cu lo por participa den grupo buscando e numbernan di Bingo. Na final lo tin un bingo y e grupo

ganado lo haya cada un un premio.

Na final di e caminata muchanan bou di 10 aña lo tin un easter egg hunt, e ganadonan ricibi premionan tambe. E fun walk ta cuminsa pa 7or di mainta.

Registracion lo ta pa 6:30am.

Ban Busca Web na Playa Pabao

PLAYA PABAO - Directiva di Centro di Barrio Playa Pabao ta anuncia su proximo actividad "Ban Busca Web na Playa Pabao".

E Actividad aki ta tuma lugar diadomingo 21 di april, mainta di 9'or pa 11'or na nos Centro. Riba e dia aki tin buscamiento di web pa muchanan di 4 aña te cu 8

aña. Mayornan por inscribi nan yiu(nan) di dialuna pa diabierna mainta di 9'or pa 12'or y despues di merdia di 3'or pa 6'or. Diasabra mainta di 10'or pa 11'or un miembro di directiva lo ta na Centro pa tuma inscripcion.

Pa e actividad aki directiva di Centro di Barrio Playa Pabao ta cobra un contribucion di 5 florin. Muchanan lo ricibi un

"hotdog" y "juice" y naturalmente nan tin e oportunidad pa gana un premio. Pa motibonan organisatorio directiva di Centro di Barrio Playa Pabao ta haci un apelacion riba mayornan pa inscribi nan yiu(nan) na tempo y no warda te na ultimo momento. Ultimo dia pa inscribi ta diasabra mainta 20 di april.

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APRIL 18-24

LINDA CARDELLINI | RAYMOND CRUZ
THE CURSE OF LA LLORONA
WITH SPANISH SUBTITLES

PH	MON-THU 4:00 6:15 8:30
FRI	4:00 6:15 8:30 10:45
SAT	1:45 4:00 6:15 8:30 10:45
SUN	1:45 4:00 6:15 8:30

PBP MON-THU 5:05 | 7:20 | 9:35
FRI 5:05 | 7:20 | 9:35 | 11:50
SAT 2:50 | 5:05 | 7:20 | 9:35 | 11:50
SUN 2:50 | 5:05 | 7:20 | 9:35

CXC MON-THU 5:35 | 7:50
FRI 5:35 | 7:50 | 10:05
SAT 1:05 | 3:20 | 5:35 | 7:50 | 10:05
SUN 1:05 | 3:20 | 5:35 | 7:50

ZACHARY LEVI | MICHELLE BORTH
SHAZAM!

PH	MON-THU 5:30 8:20
FRI	5:30 8:20 11:10
SAT	2:40 5:30 8:20 11:10
SUN	2:40 5:30 8:20

PBP WITH SPANISH SUBTITLES
MON-SUN 9:20

SPANISH MON-THU 5:00 | 7:50
FRI 5:00 | 7:50 | 10:40
SAT 2:10 | 5:00 | 7:50 | 10:40
SUN 2:10 | 5:00 | 7:50

PBP WITH SPANISH SUBTITLES
MON-FRI 6:00 | 8:50
SAT-SUN 3:10 | 6:00 | 8:50

CHRISSE METZ | TOPHER GRACE
BREAKTHROUGH
WITH SPANISH SUBTITLES

PH	MON-THU 5:50 8:30
FRI	5:50 8:30 11:10
SAT	3:10 5:50 8:30 11:10
SUN	3:10 5:50 8:30

PBP MON-FRI 4:05 | 6:40 | 9:15
SAT-SUN 1:30 | 4:05 | 6:40 | 9:15

REGINA HALL | ISSA RAE
Little

PH	MON-THU 4:40 7:05 9:30
FRI	4:40 7:05 9:30 11:55
SAT	2:15 4:40 7:05 9:30 11:55
SUN	2:15 4:40 7:05 9:30

PBP MON-THU 3:40 | 6:05 | 8:35
FRI 3:40 | 6:05 | 8:35 | 11:00
SAT 1:15 | 3:40 | 6:05 | 8:35 | 11:00
SUN 1:15 | 3:40 | 6:05 | 8:35

ZACH GALIFIANAKIS | ZOE SALDANA
MISSING LINK
ENGLISH WITH ENGLISH SUBTITLES

PH	MON-FRI 4:25
SAT-SUN	2:10 4:25

COLIN FARRELL | MICHAEL KEATON
DUMBO
WITH SPANISH SUBTITLES

PH	MON-THU 5:50 8:20
FRI	5:50 8:20 10:50
SAT	12:50 3:20 5:50 8:20 10:50
SUN	12:50 3:20 5:50 8:20

SPANISH MON-FRI 4:10 | 6:45
SAT-SUN 1:35 | 4:10 | 6:45

JASON CLARKE | AMY SEIMETZ
PET SEMATARY

PH	MON-THU & SUN 4:25 9:35
FRI-SAT	4:25 9:35 11:55

DEV PATEL | ARMIE HAMMER
HOTEL MUMBAI

PH	MON-FRI 6:50
SAT-SUN	1:40 6:50

DAVID HARBOUR | MILLA JOVOVICH
HELBOY

PH	MON-SUN 6:40 9:25
----	---------------------

OPENING APRIL 25: AVENGERS: ENDGAME, SOLTERAS INDISPONIBLES

THE MAGIC OF THE MOVIES ON YOUR MOBILE DEVICE

Download on the App Store

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Algun celular nobo doblabel di Samsung a kibra caba



SAN FRANCISCO (AP) — Algun di e celular nobo di Samsung, cu ta costa casi \$2,000 y por dobla den

dos, ta parce di ta kibrandu despues di apenas algun dia.

Reporteronan cu a ricibi e celularnan pa evalua prome cu e lansamento pa publico a bisa cu e pantaya di e Galaxy Fold a cuminsa ‘parpadea’ y bira preto, prome cu el a dañá completamente. Dos periodista a bisa cu nan a kita un capa fini di proteccion cu nan a kere mester a kita, pero a resulta cu mester a lag’e. Sinembargo, reporteronan di The Verge y CNBC a bisa cu nan no a kita e capa ey y toch nan pantaya a dañá. Un video

di CNBC ta mostra e banda links di e pantaya paden ta flash intermitentemente, y e banda rechts no ta responde.

E celular a bira completamente ‘inusabel’ despues di dos dia, reportero di CNBC, Todd Haselton, a bisa.

E telefon doblabel altamente anticipa ta casi e mesun tamaño di un smartphone ora e ta dobla, pero por habri na e tamaño di un tablet chikito. E ta diseña pa traha sea habri of cera; ora e ta habri, e pantaya ta corta den dos pa un ‘crease’.

Samsung a priminti cu e pan-

taya por wordo habri y cera 200,000 biaha, of 100 biaha pa dia durante cinco aña.

E Galaxy Fold ta subi mercado dia 26 di april na Merca pa \$1,980, pues un di e celularnan mas caro tur caminda – particularmente si e no ta dura mesun largo cu ta spera.

Samsung no tabatin comentario inmediato.

E compania tabatin un lansamento desastroso di un celular nobo na 2016 cu e Galaxy Note 7, cual Samsung eventualmente a retira pasobra e baterianan tabata pega candelá.

Astronauta Mericano lo pasa 11 luna den espacio, kibrando record femenino

CAPE CANAVERAL, Fla. (AP) — Un astronauta di NASA lo pasa casi un aña den Stacion Espacial Internacional, kibrando un record pa hendenan muhe.

Astronauta Christina Koch lo keda a bordo di e Stacion pa casi 11 luna, te februari – yegando cerca, pero no kibrando, e record Mericano di Scott Kelly, cu ta 340 dia.

“Un luna down. Dies pa bay”, el a tweet ayera. El a bisa cu e ta sinti increibel di tin asina tanto tempo extra den espacio, y cu ta ‘un berdadero honor y un soño bira realidad’.

Koch tabata sa prome cu su lansamento luna pasa cu su vuelo lo por extende na 2020, y a pidi consejo di Kelly como tambe e astronauta re-

tira, Peggy Whitson, kende actualmente tin e record pa cosmonauta femenino.

Koch lo kibra e record di 288 dia di Whitson pa e vuelo espacial singular di mas largo pa un muhe na fin di december. “Mi ta spera cu mi presencia aki haciendo mi miho esfuerso tur dia ta un manera pa mi gradici hende manera e”, Koch a bisa tocante Whitman durante un entrevista di Nasa.

Koch a bisa cu prome cu su vuelo, e y su casa a scucha un audio di e autobiografia di 2017 id Kelly, ‘Endurance’. El a bisa cu tin hopi bon conseho den dje.

Un ingeniero electrico kende a traha na Antartica, Koch lo ricibi test medico durante su estadia. Mester mas persona y mas diversidad, el a nota, pa

compronde miho e efectonan a largo plaso di biahe espacial, mientras NASA tin como meta pa hiba astronautanan bek riba luna dentro di cinco aña.

“Casi ta birando algo normal pa tin un persona a bordo di e stacion pa 10, 11 luna, pasobra nos a hacie den pasado, nos ta bon den dje y nos lo sigui haci e”, el a bisa.

Koch lo mester a forma parti di e prome team completamente femenino pa caminata espacial, pero na luga di esey, a sali algun siman atras cu un compañero masculino, pa motibo di e size di e trahe espacial.

Dr. Andrew Morgan tambe lo extende su estadia. E lo biha e berano aki pa un mision di 9 luna – mas largo cu e seis luna normal. E dokter y ofi-



cial militar lo sali di Kazakhstan cu un Italiano y un Ruso dia 20 di juli, dia di e 50 aniversario di e prome aterisahe humano riba luna.

Koch y Morgan ta pertenece na e klas di astronauta di NASA 2013, e prome dividi 50-50 entre homber y muhe.

Rusia ainda tin e record pa estadia mas largo den espacio. Valeri Polyakov, un dokter cosmonauta Ruso, a pasa casi 15 luna den un mision a bordo di e antiguo stacion espacial Mir, den añanan 90. Kelly a bolbe Tera na 2016, y Whitson na 2017, tur dos ta retira.

Regulacion agresivo contra contenido terrorista ta pasa voto Europeo



(The Verge) – Legisladonan di Union Europeo ayera a aproba legislacion controversial cu lo rekeri plataformanan pa elimina contenido terrorista dentro di un ora di ricibi notificacion di autoridadnan.

Parlamento Europeo a pasa e medida cu un voto 308 na favor y 204 contra, y e texto lo wordo negocia entre e legisladonan prome cu e bira un ley.

Bou di e legislacion, yama Terrorist Content Regulation, companianan lo ricibi un boet di te 4% di ingreso si nan faya consistentemente di elimina contenido terrorista. E plan lo conta pa compa-

nianan grandi manera Facebook y YouTube, pero hopi di e debate ta enfoca riba plataformanan mas chikito, ya cu criticonan ta bisa cu e plan ta pone un peso inhuisto riba e companianan aki.

E legislacion aproba pa Parlamento na final a elimina algun di e partinan mas controversial di e plan, manera e rekerimento pa monitor constantemente cualkier upload y filtra contenido terrorista. E plan aproba tambe ta duna mas espacio pa cumpli cu e prome orden di eliminacion, dunando plataformanan 12 ora pa elimina e contenido.

E propuesta ta bou consideracion desde september, entre

preocupacion cu contenido terrorista riba rednan social ta contribuyendo na radicalizacion. E asunto a cobra mas urgencia luna pasa despues di e tiroteo na dos moskee na Christchurch, New Zealand, di cual video a plama rapidamente riba internet.

A pesar di cambio den e legislacion, algun grupo defensor a critica e propuesta como innecesario y cu no traha. European Digital Rights, un grupo cu a critica e plan, a bisa den un declaracion: “Nos ta duda cu e obhetivonan di e propuesta lo wordo logra, y ta menciona cu no a presenta ningun evidencia significativa pa e necesidad di un instrumento Europeo anti-terrorismo nobo.”

Pronto Aruba lo tin su propio Ombudsman

ORANJESTAD – Recientemente prome minister Evelyn Wever-Croes, a reuni cu Sahayra Kelly, kende ta e persona apunta como ‘kwartiermaker’ di Ombudsman. Ya caba e procedura ta andando pa pronto Ombudsman bira un realidad na nos pais.

Desde cu gabinete Wever-Croes a tuma over gobernacion, a pone e ser humano central y ta trahando pa wak cua ta e formanan pa duna miho proteccion na e ser humano. Aruba ta e unico pais den Reino cu no tin un Ombudsman. Un Ombudsman ta un defensor di pueblo. Caminda cu un ciudadano ta sinti cu e no a wordo bon trata door di un departamento di gobierno, e por acudi na un Ombudsman kende lo studia e caso y duna conseho na gobierno con pa actua. Si e ciudadano ta sinti cu su derechonan no a wordo cumpli cu nan, of ta wordo trapa den e proceso di pidi permiso, tereno, restitucion di Impuesto, ta algun casonan valido cu un ciudadano por acudi na un Ombudsman. Prome minister ta un promotor tras di e ley aki pa bin cu e Ombudsman. Pronto e ley di Ombudsman ta bay Parlamento. Ya caba tin fondonan den presupuesto pa e gastonan di e oficina di Ombudsman.

Señora Sahayra Kelly Tambe como ‘kwartiermaker’ ya caba a cuminsa planifica e oficina aki. Despues cu e ley pasa, lo habri solicitudnan di Ombudsman, Kinder-Ombudsman y demas funcionnan cu e oficina ta rekeri. Posicionnan aki lo wordo yena primeramente door di hendenan cu ya ta trahando den gobierno caba mirando cu tin un ‘personeelstop’ na vigor. Oficina di Ombudsman ta bay ta un instituto

totalmente independiente di gobierno pa garantisa miho servicio pa atende cu derechonan di ciudadanonan.

Prome minister Evelyn Wever-Croes: “E plannan pa introduci e Ombudsman ta bayendo den bon caminda, pendiente di e ley cu mester wordo trata dentro di poco

den parlamento. Esaki ta un proyecto cu mi a cuminsa 5 aña pasa caba, tempo mi tawata den oposicion. Y awo esaki ta bira un realidad pa asina cada ciudadano di nos pais por sinti e siguridad cu nan derechonan lo wordo respeta. Di e manera aki e ser humano ta wordo poni central”.



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Cas Tan Tin awo ta pertenece na coleccion di monumento

ORANJESTAD – Recientemente den presencia di minister di Cultura Xiomara Ruiz-Maduro y Mi Cutisa, a firma un ‘letter of intent’ pa cumpra Cas Tan Tin.

E cas aki conoci bou number di Cas Tan Tin awor ta pertenece na e coleccion di monumentonan di Monumentenfonds. Actualmente Monumentenbureau, cual ta e instancia di gobierno cu ta encarga cu proteccion di monumentonan, ta trahando tambe riba locual ta e proteccion di e bunita cas di cunucu aki.

Mi Cutisa, cu lo ta e usuari-
onan nobo di e cas, directiva
di Monumentenfonds Aruba
a haci anuncio di e adkision
nobo aki di SMFA. Tambe
SMFA a haci entrega di e
yabi na gobierno di Aruba y
Mi Cutisa cu lo ta e huur-

donan di e Cas aki entrante
awe y tambe lo ta encarga pa
mantene e historia di e cas aki
bibo.

Ta asina cu na 1982, ICO-
MOS a establece 18 di april
como Dia Internacional di
Monumento y Sitionan His-
torico. E aña aki e celebracion
ta hiba e tema di Rural Heri-
tage. Den cuadro di esaki
Stichting Monumentenfonds
Aruba (SMFA) a haci uzo di
e oportunidad pa anuncia e
compra di un cas di cunucu
na Pos Abou 19.

Cas Tan Tin, a keda construi
pa Mario y Johanna Tromp y
esaki a fungi manera nan cas
caminda cu nan a cria nan
nuebe yiunan. Na e cas aki
mes tabata planta entre otro
yambo, concomber chikito,
pampuna pa propio uzo y ora
e cosecha ta hopi tambe taba-
ta bende e berduranan. Asina
aki e cas aki tambe ta forma

parti di historia di agricultura
na Aruba.

Casnan tipico di Aruba a
obtene nan number ‘Cas di
Cunucu’ principalmente pa
motibo di ta construi den
areanan di cunucu. E casnan
di cunucu den e tipo y forma
manera e Cas di Tan Tin a
wordo construi despues di e
casnan di Torto cual tambe na
mayoria tabata construi den
areanan rural.

Mayoria di e casnan aki ta-
bata pertenece na terenonan
grandi cu tabata wordo uza
pa cultiva fruta, berdura pero
tambe aloe. Tiki tiki debi na
e desaroyo na Aruba e casnan
aki cu antes tabata den arean-
an di cunucu aleha a bira parti
di areanan construi y habita
pero ta keda ta un refleho di e
historia rural di nos isla.

Stichting Monumentenfonds
ta orguyoso di e compra di
Cas Tan Tin cual ta un con-
tribucion na preserva e bunita

Cas di Cunucu aki pa recorda historia rural di Aruba.
e futuro generacionnan di e




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bishitantenan ora cu nan yega nos isla pa disfruta di nan vacacion.

E playanan di Aruba ta pa nos tur disfruta,
corda mantene nan limpi y bunita.

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